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Missouri Product Liability Insurance Report

Missouri Department of Insurance
Statistics Section

2002

Missouri

Product

Liability

Insurance Report

Missouri Department of Insurance
Statistics Section
November 2003

OTHER PUBLICATIONS AVAILABLE

The Missouri Department of Insurance publishes the following statistical reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- **Missouri Department of Insurance Annual Report**
- **Missouri Market Share Report**
- **Missouri Real Estate Malpractice (Closed Claim) Report**
- **Missouri Legal Malpractice (Closed Claim) Report**
- **Missouri Mortgage Guaranty Insurance Report**
- **Missouri Health Maintenance Organization Report**
- **Missouri Complaint Index Report**
- **Missouri Life, Accident & Health Supplement Report**
- **Missouri Property & Casualty Supplement Report**
- **Missouri Medical Malpractice (Closed Claim) Report**
- **Missouri Uninsured Automobile Report**

DATABASES AVAILABLE

Medicare Supplement Experience Data

*Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,
Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile*

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance companies adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance.

As illustrated in the following graphs, over a 10-year period, product liability writers experienced elevated loss ratios — losses paid and incurred as a percentage of earned premium — with the highest being reported in 2002. The lowest loss ratio occurred in 1997 at -79.9 percent*. From 2001 to 2002 the loss ratio increased significantly from 159 percent to 253.3 percent.

The closing of claims with payment increased 91 percent from 2001 to 2002. Over a 10-year span, the highest number of claims being closed with payment occurred in 2002. Average indemnity paid on claims reached an all time high of \$91,198 in 1996. From 2001 to 2002 there was a 6 percent decrease for average indemnity paid to \$34,837. The average allocated loss expense for paid claims in 2002 dropped to \$6,652, compared to the 1996 figure of \$48,019.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, decreasing from 164 in 2001 to 157 in 2002.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 24 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

*Negative loss ratios can occur when insurers correct past overreserving.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 1993 - 2002

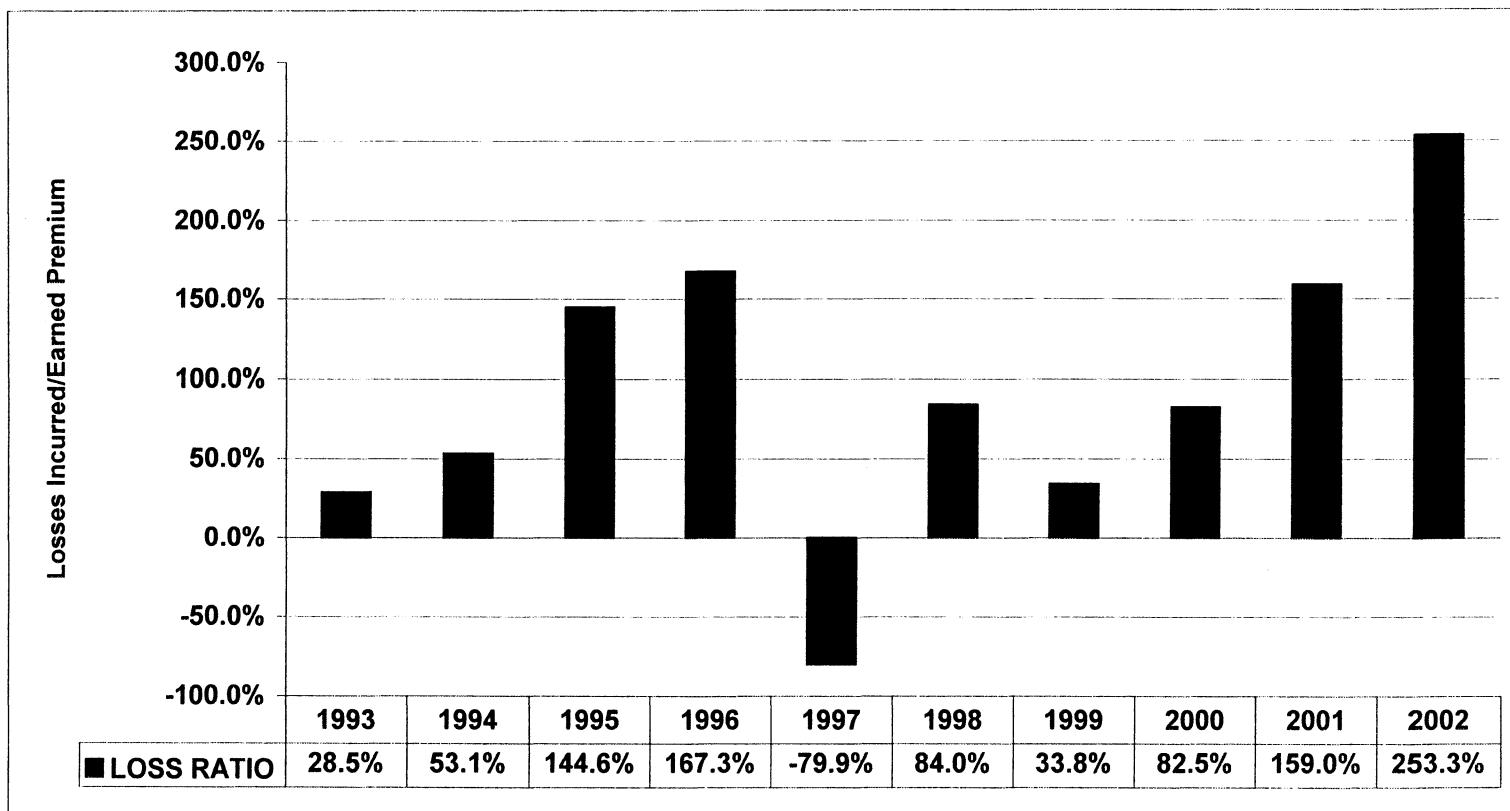
Number of Claims Closed 1993 - 2002

Average Indemnity Paid for All Paid Claims 1993 - 2002

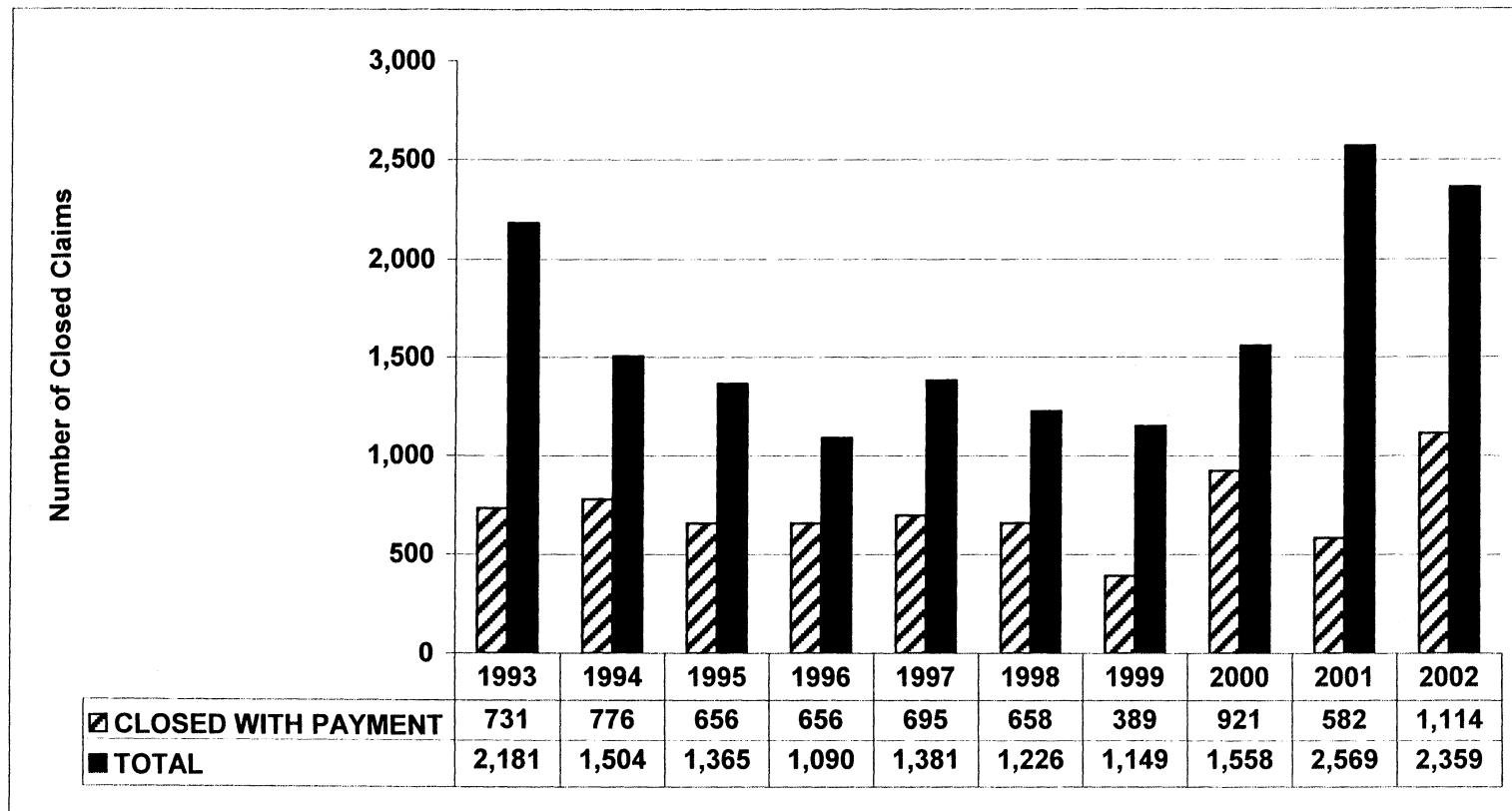
Average Loss Expense for All Paid Claims 1993 - 2002

Average Closure Time on Payment of Claims 1993 - 2002

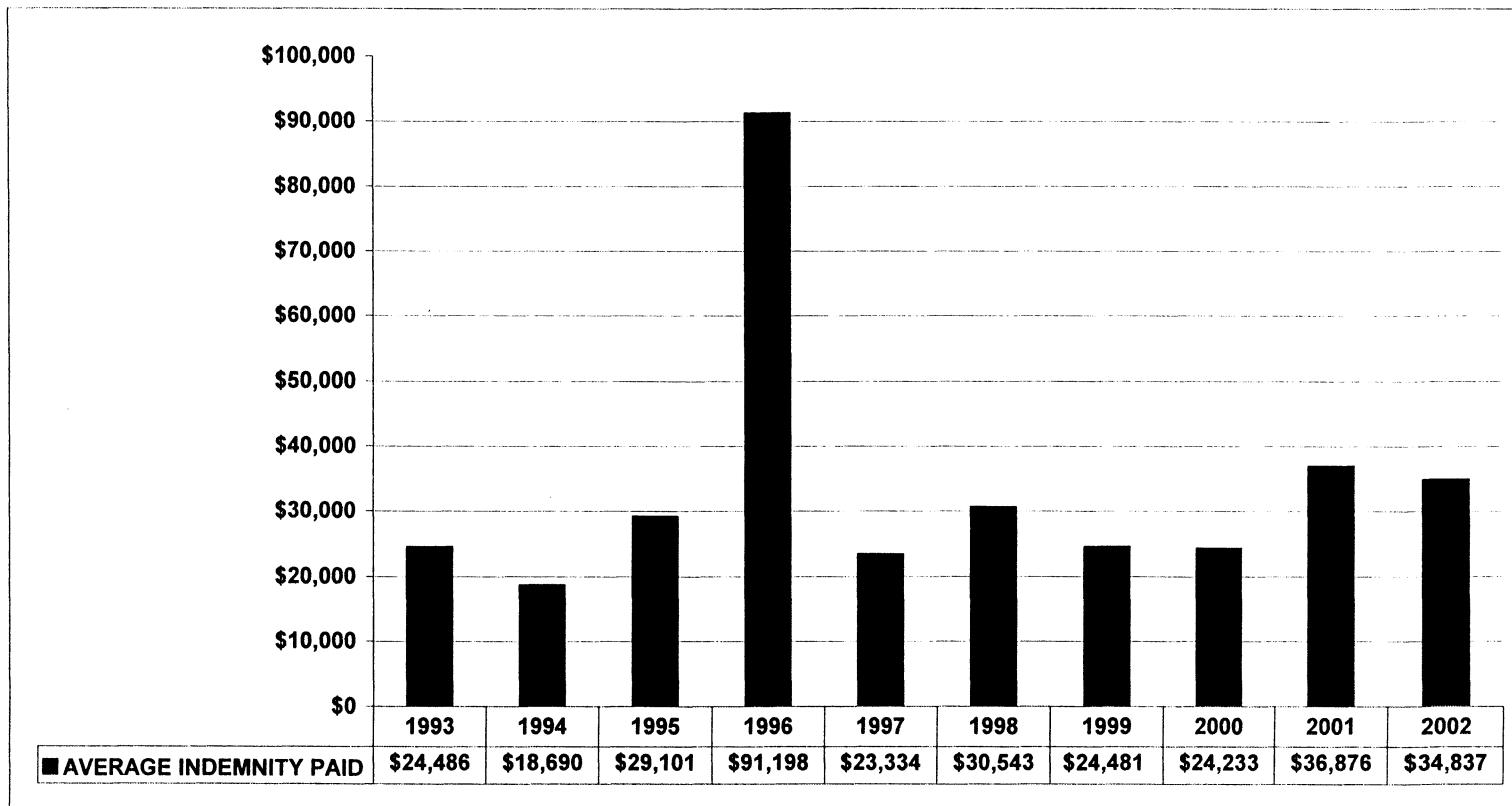
LOSS RATIOS 1993 - 2002



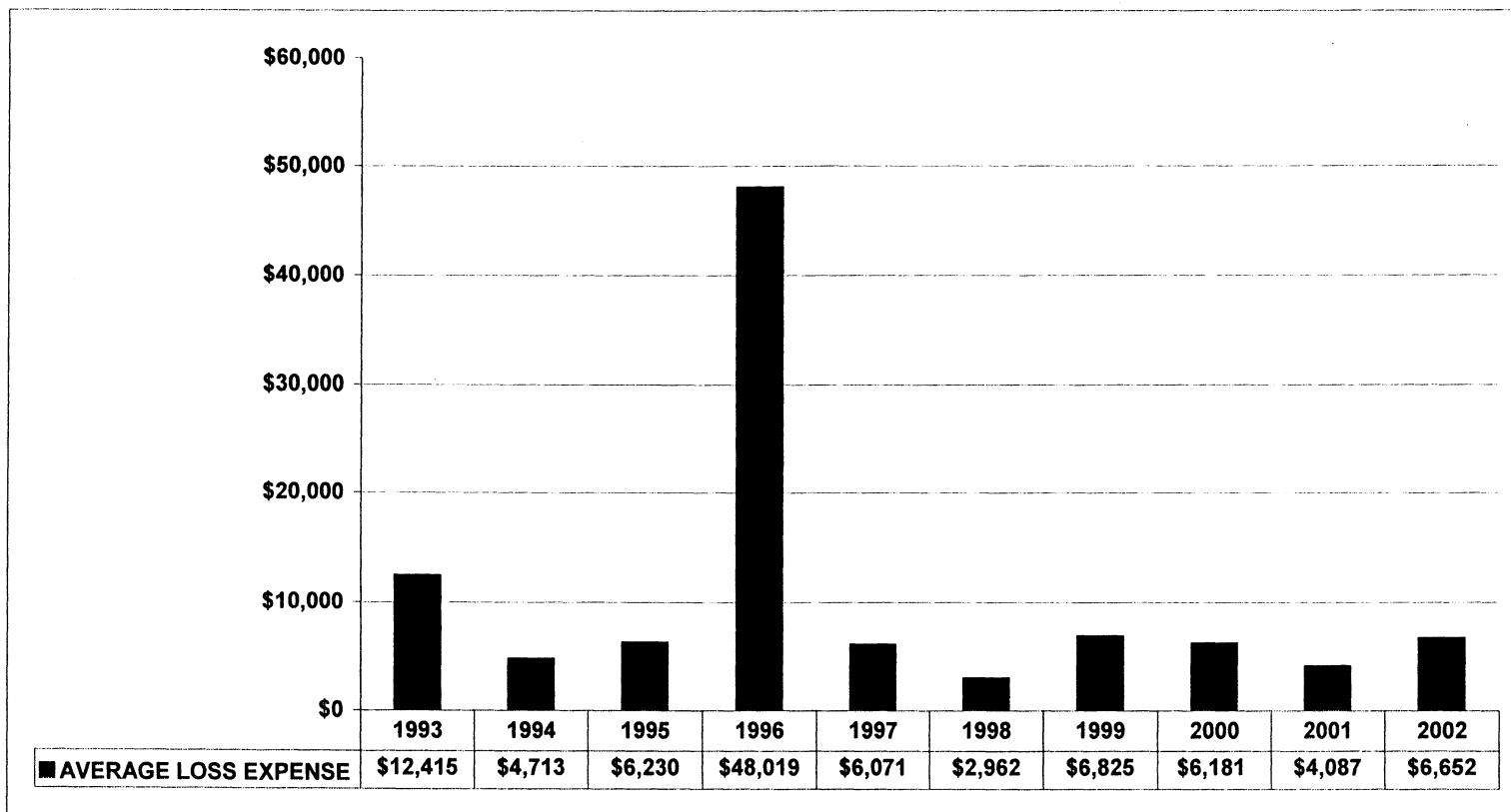
CLAIMS CLOSED 1993 - 2002



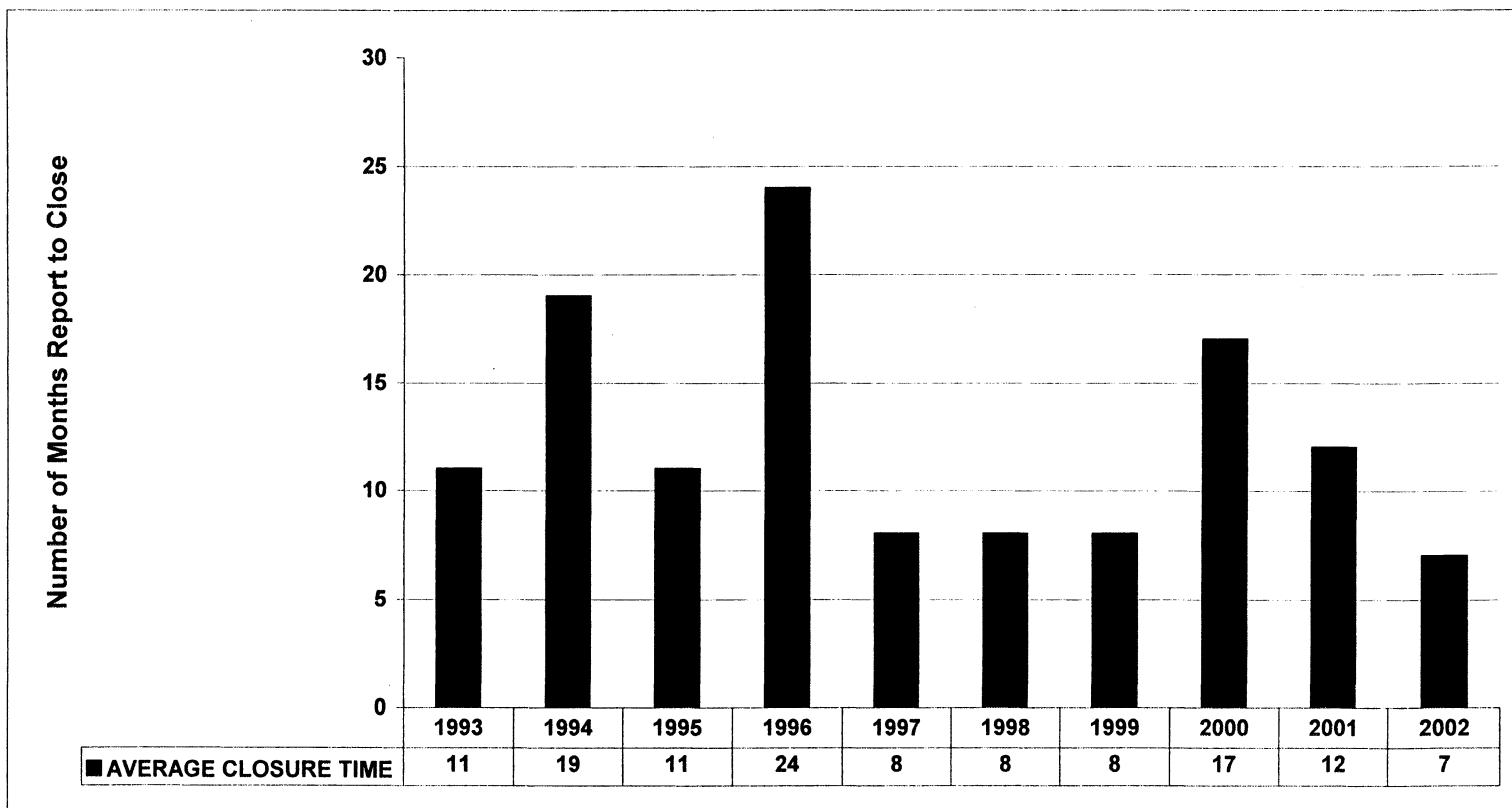
AVERAGE INDEMNITY PAID 1993 - 2002 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 1993 - 2002 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 1993 - 2002



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2002 and a ten-year summary.

**PRODUCT LIABILITY
SUMMARY OF PAID INDEMNITY
FOR 2002**

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	52.78%	1,245	\$0	\$0	\$937	\$2,919	11
1 - 2,499	34.76%	820	\$648	\$531,025	\$156	\$1,068	3
2,500 - 4,999	4.62%	109	\$3,269	\$356,327	\$728	\$3,431	8
5,000 - 7,499	1.82%	43	\$5,655	\$243,145	\$2,202	\$7,133	13
7,500 - 9,999	0.51%	12	\$7,941	\$95,296	\$794	\$4,930	6
10,000 - 24,999	1.78%	42	\$16,024	\$673,021	\$8,423	\$13,266	20
25,000 - 49,999	0.85%	20	\$34,632	\$692,647	\$7,109	\$23,500	15
50,000 - 74,999	0.59%	14	\$60,917	\$852,843	\$18,907	\$129,656	20
75,000 - 99,999	0.25%	6	\$86,120	\$516,721	\$24,199	\$56,417	19
100,000 - 199,999	0.68%	16	\$130,382	\$2,086,112	\$32,381	\$38,054	36
200,000 - 299,999	0.21%	5	\$241,963	\$1,209,816	\$39,254	\$98,632	41
300,000 - 399,999	0.17%	4	\$319,025	\$1,276,101	\$35,068	\$164,175	33
400,000 - 499,999	0.21%	5	\$457,084	\$2,285,419	\$49,560	\$69,502	49
500,000 - 999,999	0.30%	7	\$724,944	\$5,074,609	\$221,269	\$198,771	38
1,000,000 OR GREATER	0.47%	11	\$2,083,237	\$22,915,610	\$321,973	\$521,559	34
TOTAL	100.00%	2,359	\$16,451	\$38,808,692	\$3,636	\$7,488	9

PRODUCT LIABILITY
TEN YEAR SUMMARY OF PAID INDEMNITY
FOR YEARS 1993 - 2002

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	56.18%	9,204	\$0	\$0	\$3,002	\$3,751	15
1 - 2,499	30.66%	5,023	\$631	\$3,169,459	\$341	\$1,609	10
2,500 - 4,999	3.88%	636	\$3,444	\$2,190,244	\$1,785	\$6,581	10
5,000 - 7,499	1.84%	302	\$5,808	\$1,754,158	\$4,494	\$10,505	15
7,500 - 9,999	0.90%	147	\$8,353	\$1,227,860	\$4,590	\$16,773	11
10,000 - 24,999	2.33%	381	\$15,356	\$5,850,613	\$16,689	\$26,672	19
25,000 - 49,999	1.25%	205	\$33,642	\$6,896,624	\$15,971	\$30,875	25
50,000 - 74,999	0.63%	103	\$59,973	\$6,177,249	\$22,569	\$68,060	25
75,000 - 99,999	0.38%	63	\$82,881	\$5,221,520	\$49,357	\$141,847	27
100,000 - 199,999	0.61%	100	\$136,171	\$13,617,122	\$102,451	\$91,628	27
200,000 - 299,999	0.28%	46	\$232,579	\$10,698,650	\$192,972	\$90,237	34
300,000 - 399,999	0.18%	29	\$333,247	\$9,664,166	\$72,865	\$156,554	30
400,000 - 499,999	0.16%	26	\$440,903	\$11,463,475	\$85,172	\$228,629	34
500,000 - 999,999	0.35%	58	\$680,797	\$39,486,227	\$125,144	\$221,527	34
1,000,000 OR GREATER	0.36%	59	\$2,073,347	\$122,327,476	\$372,359	\$1,139,939	27
TOTAL	100.00%	16,382	\$14,635	\$239,744,843	\$6,120	\$11,523	14

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2002 and a ten-year summary.

PRODUCT LIABILITY
SEVERITY OF BODILY INJURY
FOR 2002

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Injury	1,463	4.24%	18	\$16,678	\$300,205	\$164	\$20,245	11
Emotional Only	96	8.71%	37	\$9,385	\$347,231	\$5,428	\$3,898	11
Temporary	599	71.29%	303	\$3,622	\$1,097,590	\$1,115	\$3,136	8
Permanent	179	13.65%	58	\$403,640	\$23,411,105	\$40,883	\$142,393	28
Death	22	2.12%	9	\$497,908	\$4,481,174	\$149,307	\$123,890	25
Total	2,359	100.00%	425	\$69,735	\$29,637,305	\$10,016	\$25,489	11

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY
FOR YEARS 1993 - 2002

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Injury	9,380	16.03%	647	\$6,861	\$4,438,765	\$2,892	\$9,307	24
Emotional Only	534	4.66%	188	\$3,673	\$690,535	\$1,838	\$2,812	7
Temporary	4,650	53.18%	2,146	\$6,718	\$14,416,154	\$2,869	\$5,604	8
Permanent	1,633	24.29%	980	\$123,866	\$121,388,433	\$36,396	\$80,808	36
Death	185	1.83%	74	\$472,628	\$34,974,492	\$70,954	\$169,976	33
Total	16,382	100.00%	4,035	\$43,596	\$175,908,379	\$12,216	\$27,347	18

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2002 and a ten-year summary.

PRODUCT LIABILITY

SEVERITY OF PROPERTY DAMAGE

FOR 2002

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	1,434	2.16%	15	\$1,907	\$28,606	\$3,751	\$3,631	24
Minor Property Damage	743	82.97%	575	\$1,717	\$987,081	\$292	\$1,686	2
Intermediate Property Damage	105	8.08%	56	\$29,822	\$1,670,027	\$5,270	\$16,599	12
Major Property Damage	77	6.78%	47	\$139,387	\$6,551,183	\$56,303	\$27,351	13
Total	2,359	100.00%	693	\$13,329	\$9,236,897	\$4,568	\$4,674	4

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE
FOR YEARS 1993 - 2002

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	11,483	1.71%	54	\$58,742	\$3,172,094	\$9,265	\$4,764	14
Minor Property Damage	3,009	64.77%	2,046	\$3,783	\$7,740,118	\$797	\$4,500	3
Intermediate Property Damage	1,429	25.89%	818	\$25,601	\$20,941,495	\$12,864	\$25,639	8
Major Property Damage	461	7.63%	241	\$153,802	\$37,066,290	\$47,079	\$61,194	19
Total	16,382	100.00%	3,159	\$21,817	\$68,919,997	\$7,597	\$14,303	6

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2002 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2002

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	76	4.22%	47	\$37,160	\$1,746,507	\$1,226	\$7,140	8
Manufacturer	1,465	62.12%	692	\$45,152	\$31,245,511	\$9,385	\$16,108	7
Wholesaler	18	0.63%	7	\$245,273	\$1,716,910	\$4,222	\$26,014	7
Retailer	533	21.45%	239	\$5,356	\$1,280,089	\$1,444	\$3,046	6
Servicer-Repairer	209	8.98%	100	\$7,859	\$785,884	\$322	\$3,407	5
Distributor	58	2.60%	29	\$70,131	\$2,033,791	\$15,551	\$44,758	19
Total	2,359	100.00%	1,114	\$34,837	\$38,808,692	\$6,652	\$12,595	7

PRODUCT LIABILITY
TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION
FOR YEARS 1993 - 2002

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	451	3.41%	245	\$14,309	\$3,505,766	\$2,885	\$5,435	9
Manufacturer	9,243	51.38%	3,688	\$50,548	\$186,419,418	\$14,585	\$32,333	15
Wholesaler	197	1.25%	90	\$65,553	\$5,899,797	\$13,847	\$10,409	11
Retailer	4,468	28.53%	2,048	\$8,537	\$17,483,331	\$2,940	\$5,859	6
Servicer-Repairer	987	7.36%	528	\$15,448	\$8,156,631	\$11,878	\$22,690	7
Distributor	1,036	8.07%	579	\$31,572	\$18,279,900	\$7,925	\$15,117	27
Total	16,382	100.00%	7,178	\$33,400	\$239,744,843	\$10,118	\$21,489	13

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2002 and a ten-year summary.

PRODUCT LIABILITY

LOCATION OF OCCURRENCE

FOR 2002

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Home	1,146	63.73%	710	\$10,278	\$7,297,238	\$971	\$2,995	4
Auto	175	12.39%	138	\$3,771	\$520,377	\$295	\$2,294	3
Plant	147	3.41%	38	\$361,552	\$13,738,970	\$84,193	\$160,027	23
Office	56	2.51%	28	\$20,748	\$580,950	\$2,986	\$6,110	10
Miscellaneous	835	17.95%	200	\$83,356	\$16,671,157	\$16,986	\$26,682	15
Total	2,359	100.00%	1,114	\$34,837	\$38,808,692	\$6,652	\$12,595	7

PRODUCT LIABILITY
TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE
FOR YEARS 1993 - 2002

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Home	5,532	41.33%	2,967	\$19,484	\$57,808,877	\$8,518	\$12,124	6
Auto	1,370	12.97%	931	\$8,311	\$7,737,757	\$3,335	\$10,080	4
Plant	1,774	9.97%	716	\$137,420	\$98,392,645	\$28,340	\$94,468	42
Office	463	3.27%	235	\$53,835	\$12,651,330	\$7,799	\$10,937	14
Miscellaneous	7,243	32.45%	2,329	\$27,116	\$63,154,234	\$9,498	\$16,607	15
Total	16,382	100.00%	7,178	\$33,400	\$239,744,843	\$10,118	\$21,489	13

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2002 and a ten-year summary.

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2002

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
REFRIGERATION	319	23.52%	262	\$892	\$233,698	\$46	\$1,000	1
GASOLINE STATIONS	96	8.26%	92	\$1,210	\$111,279	\$17	\$2,205	3
FROZEN FOODS	147	7.90%	88	\$708	\$62,264	\$16	\$720	4
RESTAURANTS - SERVE NO ALCOHOL	283	5.12%	57	\$1,096	\$62,479	\$14	\$760	6
APPLIANCES AND ACCESSORIES	63	4.67%	52	\$21,927	\$1,140,178	\$729	\$2,855	4
FURNITURE AND FIXTURES	58	3.59%	40	\$6,706	\$268,254	\$3,817	\$5,444	6
MEAT, FISH, POULTRY, AND SEAFOOD	64	3.23%	36	\$13,952	\$502,266	\$17	\$2,427	6
RESTAURANTS - SERVE ALCOHOL	59	2.96%	33	\$2,585	\$85,305	\$358	\$1,967	8
FOOD PRODUCTS - DRY	71	2.69%	30	\$1,896	\$66,872	\$30	\$4,260	12
PLUMBING	37	2.60%	29	\$16,318	\$473,233	\$3,097	\$3,098	7
CONTRACTORS - NOC	34	1.80%	20	\$57,293	\$1,145,868	\$1,746	\$2,504	9
ASBESTOS GOODS MFG	417	1.71%	19	\$41,129	\$781,445	\$12,540	\$1,879	29
FOOD PRODUCTS - NOT DRY	60	1.53%	17	\$17,844	\$303,343	\$105	\$15,825	12
DOOR AND WINDOWS MFG	21	1.44%	16	\$2,270	\$36,324	\$4,489	\$4,532	24
ELECTRICAL EQUIPMENT	35	1.35%	15	\$10,248	\$153,727	\$1,735	\$12,712	6
CONCESSIONAIRES	19	1.35%	15	\$3,113	\$46,701	\$0	\$1,607	5
GARDENING EQUIPMENT AND LANDSCAPING	15	1.26%	14	\$1,245	\$17,429	\$2,026	\$4,037	3
HEATING AND AIR CONDITIONING	20	1.26%	14	\$5,891	\$82,472	\$710	\$4,611	9
METAL GOODS	26	1.17%	13	\$368,434	\$4,789,641	\$88,834	\$116,456	26
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	22	1.08%	12	\$518,228	\$6,218,734	\$45,710	\$321,684	20
DAIRY PRODUCTS	13	1.08%	12	\$917	\$11,000	\$8	\$3,217	2
CARPENTRY AND FLOOR COVERINGS	20	0.99%	11	\$7,329	\$80,617	\$1,221	\$3,128	6
MANUFACTURERS - NOC	23	0.90%	10	\$188,212	\$1,882,120	\$975	\$3,720	10
ELECTRIC CABLES, CONDUIT, AND WIRING	14	0.90%	10	\$2,365	\$23,646	\$0	\$1,640	2
ROOFING	14	0.81%	9	\$22,129	\$199,163	\$10,622	\$2,668	24
STORES AND DISTR - NO FOOD OR DRINK	15	0.72%	8	\$3,763	\$30,105	\$785	\$1,206	12
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	26	0.63%	7	\$2,411	\$16,875	\$32	\$2,096	1
LEATHER GOODS	7	0.63%	7	\$1,226	\$8,582	\$0	\$2,516	3
SHOES, BOOTS, OR SLIPPERS	7	0.54%	6	\$1,950	\$11,701	\$7	\$1,877	7
WAX, PAINT, OR VARNISH	10	0.54%	6	\$65,695	\$394,168	\$6,895	\$86,147	19
MEDICAL EQUIPMENT AND INSTRUMENTS	23	0.54%	6	\$23,500	\$141,000	\$17,530	\$108,456	20
MASONRY, PLASTERING, MARBLE, OR TILE	8	0.54%	6	\$6,048	\$36,288	\$335	\$1,377	3
EXERCISE, SPORTING GOODS AND EQUIP	7	0.54%	6	\$144,705	\$868,227	\$40,704	\$105,958	40
CONCRETE AND ASPHALT CONSTRUCTION	9	0.45%	5	\$15,950	\$79,752	\$11,627	\$4,700	24
GAS, STEAM, WATER, AND SEWER MAINS	7	0.45%	5	\$2,928	\$14,642	\$803	\$2,680	13
CROP SPRAYING AND PESTICIDES	7	0.45%	5	\$2,877	\$14,384	\$525	\$3,900	3
TEXTILE MFG	5	0.45%	5	\$2,718	\$13,589	\$106	\$3,170	2
TOOL MFG	16	0.45%	5	\$76,042	\$375,210	\$3,224	\$39,600	20
LIGHTS, LANTERNS, AND LAMPS	5	0.45%	5	\$2,023	\$10,116	\$0	\$2,094	1
BOAT OR SHIP BUILDING	5	0.36%	4	\$1,056,258	\$4,221,032	\$291,504	\$192,525	41
GLASS DEALERS AND GLAZIERS	4	0.36%	4	\$202,739	\$810,955	\$1,455	\$3,300	6
BUILDING STRUCTURES	4	0.36%	4	\$1,450,000	\$6,800,000	\$651,766	\$260,000	61
DELI, CATERERS, AND CAFETERIAS	4	0.36%	4	\$3,562	\$14,249	\$8,902	\$2,125	7
GROCERY STORES AND MARKETS	9	0.36%	4	\$1,331	\$5,322	\$0	\$2,525	3
WATER BOTTLING	5	0.36%	4	\$773	\$3,090	\$0	\$1,000	3
CHEMICAL MFG	36	0.36%	4	\$504,076	\$2,016,303	\$26,504	\$14,950	13
BARBER SUPPLIES AND HAIR PIECES	4	0.36%	4	\$2,600	\$10,000	\$579	\$3,079	7
PLASTIC, RUBBER GOODS - MFG	5	0.36%	4	\$247,831	\$991,324	\$1,352	\$4,400	8
BOTTLE AND JAR MFG	10	0.36%	4	\$1,525	\$6,100	\$1,469	\$7,200	5
JANITORIAL SERVICES	6	0.36%	4	\$69,308	\$277,232	\$12,182	\$18,750	23
BOATS - USE	4	0.27%	3	\$4,184	\$12,653	\$40	\$4,783	5
ANIMAL FEED	3	0.27%	3	\$3,945	\$11,834	\$0	\$6,333	3
BATTERIES	5	0.27%	3	\$848	\$2,545	\$283	\$550	2
OPTICAL AND HEARING GOODS	4	0.27%	3	\$858	\$2,574	\$3,140	\$10,333	8
Pipelines	3	0.27%	3	\$854	\$2,661	\$0	\$746	0
WELDING	3	0.27%	3	\$20,167	\$60,500	\$20,633	\$3,500	3
AUTO REPAIR SHOPS	6	0.18%	2	\$4,750	\$9,500	\$4,600	\$10,000	22
ALARMS AND DETECTION DEVICES	2	0.18%	2	\$2,337	\$4,674	\$0	\$1,000	8
WATER SOFTENING EQUIPMENT	5	0.18%	2	\$2,448	\$4,896	\$0	\$3,750	2
BAKERIES AND BAKERY GOODS	2	0.18%	2	\$750	\$1,500	\$0	\$5,000	1
BEVERAGE BOTTLER - NON-ALCOHOLIC	4	0.18%	2	\$144	\$288	\$0	\$144	0
LADDERS, HOISTS, AND SCAFFOLDS	7	0.18%	2	\$17,500	\$35,000	\$48,036	\$40,000	22

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2002

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PAPER PRODUCTS	2	0.18%	2	\$88,684	\$177,368	\$0	\$90,000	8
DRUG AND PHARMACEUTICALS	10	0.18%	2	\$260	\$600	\$0	\$500	1
FERTILIZERS	2	0.18%	2	\$1,135	\$2,269	\$0	\$600	3
WHEEL AND TIRE MFG	3	0.18%	2	\$160,015	\$320,029	\$4,837	\$6,700	39
CLUBS	7	0.18%	2	\$1,327	\$2,654	\$0	\$1,050	3
RENTAL STORES	2	0.18%	2	\$1,584	\$3,168	\$0	\$2,000	2
CAR WASHES	4	0.18%	2	\$1,677	\$3,353	\$0	\$150	3
OIL, FUEL, GAS - CO AND DISTRIBUTORS	7	0.09%	1	\$1,699,830	\$1,699,830	\$29,015	\$166,650	31
VALVES, PUMPS, COMPRESSORS MFG	1	0.09%	1	\$160,917	\$160,917	\$698	\$160,000	13
INSULATION - OTHER THAN ASBESTOS	1	0.09%	1	\$10,000	\$10,000	\$0	\$750	20
RAILROAD AND TRAIN MFG	2	0.09%	1	\$490,000	\$490,000	\$22,668	\$250,000	66
AMUSEMENT DEVICES	1	0.09%	1	\$68,500	\$68,500	\$6,722	\$75,000	8
FARM MACHINERY	3	0.09%	1	\$200,000	\$200,000	\$31,583	\$150,000	23
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	1	0.09%	1	\$8,350	\$8,350	\$0	\$1,100	1
GOLFMOBILES	1	0.09%	1	\$20,000	\$20,000	\$22,356	\$5,000	22
BUILDING MATERIALS	14	0.09%	1	\$36,000	\$36,000	\$15,493	\$230,000	38
METAL ERECTION	1	0.09%	1	\$7,412	\$7,412	\$0	\$750	31
ALCOHOL, LIQUOR - MFG, DISTR, STORES	2	0.09%	1	\$1,184	\$1,184	\$0	\$1,100	3
LUMBER AND WOOD MFG	4	0.09%	1	\$2,500	\$2,500	\$15,005	\$5,000	13
INK AND DYES	1	0.09%	1	\$600,000	\$600,000	\$71,847	\$850,000	44
VENDING MACHINES MFG	1	0.09%	1	\$1,093	\$1,093	\$60	\$1,000	3
SIGN MFG AND INSTALLATION	1	0.09%	1	\$422	\$422	\$0	\$422	0
FREIGHT FORWARDERS	1	0.09%	1	\$483	\$483	\$0	\$655	1
FIBERGLASS MFG	1	0.09%	1	\$4,327	\$4,327	\$0	\$4,000	2
BUILDINGS/PREMISES BANK OR OFFICE	1	0.09%	1	\$2,614	\$2,614	\$744	\$500	2
OFFICE MACHINES, COMPUTERS - OTHER	4	0.00%	0	\$0	\$0	\$0	\$0	0
FURS, FABRICS AND OTHER CLOTHING	4	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CANDY OR CONFECTIONARY PRODUCTS	2	0.00%	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	6	0.00%	0	\$0	\$0	\$0	\$0	0
CUTLERY, RAZORS, AND FLATWARE	2	0.00%	0	\$0	\$0	\$0	\$0	0
TANK BUILDING	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOLTS, NUTS, NAILS, TACKS, SCREWS	2	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	4	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS AND GAMES	2	0.00%	0	\$0	\$0	\$0	\$0	0
PIPE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
ANIMAL DEALERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
DISCOUNT STORES	4	0.00%	0	\$0	\$0	\$0	\$0	0
Pipeline construction (oil)	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	2,359	100.00%	1,114	\$34,837	\$38,808,692	\$6,652	\$12,595	7

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1993 - 2002

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	2,573	11.80%	847	\$50,061	\$42,401,912	\$8,680	\$54,592	41
RESTAURANTS - SERVE NO ALCOHOL	959	5.03%	361	\$4,216	\$1,521,962	\$502	\$2,711	5
GASOLINE STATIONS	413	4.58%	329	\$3,772	\$1,241,152	\$393	\$2,317	2
FOOD PRODUCTS - DRY	601	4.25%	305	\$6,363	\$1,940,673	\$119	\$5,240	5
REFRIGERATION	339	3.86%	277	\$3,866	\$1,070,925	\$430	\$1,763	1
FURNITURE AND FIXTURES	397	3.48%	250	\$18,561	\$4,640,213	\$9,735	\$12,347	12
RESTAURANTS - SERVE ALCOHOL	679	3.41%	245	\$2,284	\$659,554	\$284	\$3,789	6
MEAT, FISH, POULTRY, AND SEAFOOD	421	3.18%	228	\$4,570	\$1,041,891	\$417	\$1,611	5
FOOD PRODUCTS - NOT DRY	706	3.16%	227	\$10,017	\$2,273,933	\$148	\$4,781	6
OIL, FUEL, GAS - CO AND DISTRIBUTORS	268	2.81%	202	\$58,984	\$11,914,686	\$6,011	\$9,043	7
HEATING AND AIR CONDITIONING	403	2.80%	201	\$33,464	\$6,726,192	\$20,184	\$18,871	8
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	403	2.48%	178	\$19,815	\$3,627,139	\$67,905	\$10,129	6
FROZEN FOODS	313	2.35%	169	\$1,128	\$190,612	\$34	\$1,398	4
APPLIANCES AND ACCESSORIES	207	2.10%	151	\$22,992	\$3,471,839	\$4,405	\$10,239	8
PLUMBING	206	2.09%	150	\$9,250	\$1,387,468	\$1,371	\$7,128	5
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	266	2.01%	144	\$158,836	\$22,872,334	\$21,123	\$94,971	22
BATTERIES	165	1.91%	137	\$1,336	\$183,086	\$192	\$4,935	3
DELI, CATERERS, AND CAFETERIAS	409	1.85%	133	\$6,985	\$929,004	\$1,709	\$2,610	5
CHEMICAL MFG	1,471	1.74%	125	\$35,781	\$4,472,594	\$16,687	\$15,478	18
FARM MACHINERY	199	1.41%	101	\$27,539	\$2,781,465	\$4,378	\$16,236	13
GROCERY STORES AND MARKETS	245	1.37%	98	\$944	\$92,490	\$415	\$4,499	6
CONTRACTORS - NOC	174	1.24%	89	\$31,192	\$2,776,124	\$18,998	\$114,421	13
CARPENTRY AND FLOOR COVERINGS	160	1.21%	87	\$5,697	\$495,663	\$1,142	\$4,079	6
AUTO REPAIR SHOPS	131	1.18%	85	\$5,057	\$429,869	\$1,064	\$6,844	7
CANDY OR CONFECTIONARY PRODUCTS	166	1.17%	84	\$1,603	\$126,231	\$49	\$2,027	5
ELECTRICAL EQUIPMENT	157	1.16%	83	\$48,547	\$4,029,417	\$7,874	\$24,181	9
CONCESSIONAIRES	213	1.09%	78	\$1,607	\$117,580	\$482	\$1,566	5
PLASTIC, RUBBER GOODS - MFG	131	1.00%	72	\$191,969	\$13,821,082	\$33,546	\$212,073	12
METAL GOODS	123	0.99%	71	\$123,623	\$8,777,252	\$28,638	\$82,619	22
MEDICAL EQUIPMENT AND INSTRUMENTS	90	0.88%	63	\$65,436	\$3,492,404	\$13,008	\$18,541	16
LIGHTS, LANTERNS, AND LAMPS	91	0.79%	57	\$9,428	\$537,389	\$3,312	\$5,234	6
CONCRETE AND ASPHALT CONSTRUCTION	113	0.75%	54	\$28,227	\$1,524,250	\$12,637	\$11,033	21
WHEEL AND TIRE MFG	69	0.74%	53	\$36,934	\$1,967,525	\$2,423	\$10,362	11
ROOFING	92	0.71%	51	\$56,538	\$2,883,420	\$10,532	\$24,666	17
ANIMAL FEED	61	0.63%	45	\$37,151	\$1,671,773	\$16,085	\$9,895	10
DAIRY PRODUCTS	97	0.61%	44	\$1,011	\$44,464	\$135	\$2,061	4
ELECTRIC CABLES, CONDUIT, AND WIRING	57	0.57%	41	\$16,114	\$660,662	\$3,869	\$11,379	7
BEVERAGE BOTTLER - NON-ALCOHOLIC	85	0.57%	41	\$11,126	\$46,155	\$503	\$1,793	9
DOOR AND WINDOWS MFG	66	0.53%	38	\$68,062	\$2,686,350	\$195,579	\$12,424	28
SHOES, BOOTS, OR SLIPPERS	64	0.52%	37	\$26,164	\$968,075	\$11,461	\$3,848	6
BAKERIES AND BAKERY GOODS	102	0.52%	37	\$1,350	\$49,941	\$11	\$2,198	4
MANUFACTURERS - NOC	73	0.50%	36	\$133,111	\$4,791,983	\$15,719	\$38,017	25
STORES AND DISTR - NO FOOD OR DRINK	72	0.50%	36	\$8,478	\$305,221	\$3,468	\$8,766	9
DRUG AND PHARMACEUTICALS	393	0.49%	35	\$237	\$8,310	\$50	\$964	21
FURS, FABRICS AND OTHER CLOTHING	66	0.43%	31	\$89,220	\$2,765,822	\$15,164	\$28,460	18
WAX, PAINT, OR VARNISH	86	0.42%	30	\$25,749	\$772,483	\$7,169	\$22,075	15
WATER SOFTENING EQUIPMENT	46	0.42%	30	\$2,445	\$73,357	\$359	\$5,368	4
TOOL MFG	80	0.40%	29	\$47,673	\$1,382,529	\$18,983	\$16,742	19
EXERCISE, SPORTING GOODS AND EQUIP	52	0.40%	29	\$74,402	\$2,157,644	\$19,881	\$43,908	20
VALVES, PUMPS, COMPRESSORS MFG	44	0.39%	28	\$86,546	\$2,423,297	\$32,554	\$20,091	17
GARDENING EQUIPMENT AND LANDSCAPING	39	0.39%	28	\$4,236	\$118,596	\$1,879	\$7,072	6
GAS, STEAM, WATER, AND SEWER MAINS	46	0.36%	26	\$132,870	\$3,454,616	\$6,771	\$4,930	13
FRUIT OR VEGETABLES	56	0.36%	26	\$1,454	\$37,800	\$372	\$2,090	6
LUMBER AND WOOD MFG	39	0.33%	24	\$39,920	\$958,085	\$202,598	\$20,538	18
PREFABRICATED BUILDING MFG	37	0.32%	23	\$63,957	\$1,471,005	\$22,620	\$41,880	23
COSMETICS	37	0.29%	21	\$4,653	\$97,711	\$6,156	\$6,912	9
DISCOUNT STORES	39	0.29%	21	\$1,240	\$26,038	\$579	\$2,301	4
RECREATIONAL VEHICLE MFG	39	0.28%	20	\$32,831	\$656,616	\$23,143	\$45,854	24
GLASS DEALERS AND GLAZIERS	31	0.26%	19	\$76,060	\$1,445,147	\$21,113	\$8,413	12
BOAT OR SHIP BUILDING	26	0.25%	18	\$286,000	\$5,147,992	\$87,839	\$65,167	23
LAUNDRY SERVICES	29	0.25%	18	\$57,544	\$1,036,794	\$6,310	\$113,993	7
WATER BOTTLING	21	0.24%	17	\$1,333	\$22,659	\$96	\$1,576	3

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1993 - 2002

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	30	0.24%	17	\$16,102	\$273,732	\$10,162	\$13,147	16
BUILDING MATERIALS	70	0.22%	16	\$371,242	\$5,939,872	\$106,405	\$76,672	23
LADDERS, HOISTS, AND SCAFFOLDS	26	0.22%	16	\$220,848	\$3,533,568	\$68,364	\$48,200	19
BOTTLE AND JAR MFG	26	0.22%	16	\$2,610	\$41,756	\$1,235	\$5,185	9
ALARMS AND DETECTION DEVICES	28	0.21%	15	\$93,073	\$1,396,091	\$2,752	\$6,558	15
MASONRY, PLASTERING, MARBLE, OR TILE	23	0.21%	15	\$4,300	\$64,500	\$1,346	\$1,861	5
BOATS - USE	38	0.20%	14	\$1,961	\$27,449	\$54	\$4,447	4
ELEVATOR, ESCALATOR, MOVING SIDEWALK	43	0.20%	14	\$43,170	\$604,374	\$16,738	\$8,986	41
LEATHER GOODS	16	0.20%	14	\$2,324	\$32,539	\$1,687	\$2,103	5
TEXTILE MFG	15	0.18%	13	\$1,543	\$20,061	\$43	\$2,097	3
SIGN MFG AND INSTALLATION	16	0.18%	13	\$70,299	\$913,887	\$7,608	\$17,661	20
TOYS AND GAMES	21	0.17%	12	\$49,647	\$695,769	\$2,643	\$9,188	13
CLUBS	36	0.17%	12	\$4,545	\$54,537	\$4,025	\$9,688	13
FERTILIZERS	21	0.15%	11	\$36,298	\$399,280	\$10,629	\$11,853	17
ADHESIVE AND ABRASIVE GOODS	26	0.15%	11	\$12,842	\$141,257	\$776	\$13,453	6
SWIMMING POOLS	17	0.15%	11	\$40,895	\$449,845	\$8,265	\$22,291	34
PIPE MFG	20	0.15%	11	\$6,972	\$76,695	\$4,667	\$2,845	17
PRINTING	15	0.15%	11	\$102,410	\$1,126,509	\$0	\$26,261	2
METAL ERECTION	20	0.14%	10	\$116,662	\$1,166,624	\$43,452	\$103,920	18
ALCOHOL, LIQUOR - MFG, DISTR, STORES	32	0.14%	10	\$1,201	\$12,007	\$655	\$6,666	7
SOAP AND DETERGENTS	27	0.14%	10	\$437	\$4,374	\$23	\$634	2
METAL EXTRACTION AND PROCESSING	16	0.14%	10	\$909,684	\$9,096,842	\$10,562	\$263,955	9
OPTICAL AND HEARING GOODS	18	0.14%	10	\$1,464	\$14,643	\$2,232	\$4,675	12
CONTRACTOR EQUIPMENT	22	0.13%	9	\$29,793	\$268,133	\$8,554	\$33,489	15
VENDING MACHINES MFG	19	0.13%	9	\$33,867	\$304,801	\$4,637	\$2,500	8
AUTO RENTAL OR LEASING	21	0.13%	9	\$62,170	\$659,628	\$4,633	\$116,444	7
HAZARDOUS MATERIAL CONTRACTORS	8	0.11%	8	\$100,000	\$800,000	\$12,536	\$92,500	13
PAPER PRODUCTS	17	0.11%	8	\$27,189	\$217,514	\$459	\$24,496	7
RENTAL STORES	13	0.11%	8	\$2,205	\$17,638	\$128	\$3,875	3
PRODUCTS - COMPLETED OPERATIONS - NOC	11	0.10%	7	\$16,431	\$108,017	\$15,765	\$16,272	3
CARPET AND FURNITURE CLEANING	10	0.10%	7	\$2,471	\$17,295	\$33	\$19,500	7
HARDWARE, HOME IMPROVEMENT STORES	20	0.10%	7	\$13,076	\$91,631	\$2,456	\$26,216	7
WIRE GOODS	13	0.10%	7	\$136,835	\$957,845	\$8,425	\$32,143	20
MOBILE HOME MFG	14	0.10%	7	\$50,207	\$351,450	\$33,588	\$20,300	37
PIPELINES	10	0.10%	7	\$87,621	\$613,344	\$6,463	\$1,527	3
INSULATION - OTHER THAN ASBESTOS	8	0.08%	6	\$107,024	\$642,142	\$6,707	\$35,775	16
AMUSEMENT DEVICES	8	0.08%	6	\$21,410	\$128,459	\$5,312	\$28,250	14
TV OR RADIO	8	0.08%	6	\$1,467	\$8,801	\$172	\$8,233	2
BUILDING STRUCTURES	12	0.08%	6	\$1,066,667	\$6,400,000	\$471,628	\$192,000	66
CROP SPRAYING AND PESTICIDES	10	0.08%	6	\$2,694	\$16,161	\$437	\$3,583	3
ANIMAL DEALERS	11	0.08%	6	\$84,084	\$504,504	\$36,029	\$6,000	21
JANITORIAL SERVICES	12	0.08%	6	\$46,592	\$279,661	\$8,121	\$13,050	20
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	15	0.07%	5	\$7,111	\$35,555	\$8,365	\$26,220	14
COMMUNICATION, RECORDING SYSTEMS	11	0.07%	5	\$12,054	\$60,268	\$11,024	\$17,624	14
MATCH AND CHARCOAL MFG	8	0.07%	5	\$840	\$4,200	\$244	\$520	2
HOBBY, WALLPAPERS, ART STORES	10	0.07%	5	\$3,894	\$19,472	\$66	\$5,029	6
THEATERS	12	0.07%	5	\$614	\$3,072	\$0	\$1,010	5
OFFICE MACHINES, COMPUTERS - OTHER	18	0.06%	4	\$27,643	\$110,573	\$6,945	\$22,500	17
DRILLING	5	0.06%	4	\$4,196	\$16,783	\$3,205	\$5,088	24
AIRCRAFT OR AIRCRAFT PARTS MFG	11	0.06%	4	\$186,258	\$745,031	\$77,551	\$127,500	34
BRUSH OR BROOM MFG	6	0.06%	4	\$5,063	\$20,250	\$3,118	\$10,375	13
BARBER SUPPLIES AND HAIR PIECES	8	0.06%	4	\$2,500	\$10,000	\$679	\$3,079	7
CAR WASHES	6	0.06%	4	\$1,336	\$5,345	\$0	\$903	2
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	7	0.04%	3	\$1,068	\$3,205	\$0	\$1,333	3
FENCES	3	0.04%	3	\$70,858	\$212,573	\$383	\$2,083	36
TENTS AND CANOPIES	6	0.04%	3	\$1,009	\$3,028	\$0	\$1,033	1
BOXES AND COMPOSITION GOODS	4	0.04%	3	\$5,144	\$15,431	\$18,070	\$4,333	27
EXPLOSIVES OR FIREWORKS MFG	3	0.04%	3	\$13,602	\$40,807	\$24,711	\$5,000	16
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	6	0.04%	3	\$340,195	\$1,020,585	\$5,729	\$62,200	3
CANS, DRUMS, AND METAL CONTAINERS	5	0.04%	3	\$163,333	\$490,000	\$38,998	\$200,000	37
TANK BUILDING	9	0.04%	3	\$474,027	\$1,422,080	\$125,302	\$21,667	43
BOLTS, NUTS, NAILS, TACKS, SCREWS	7	0.04%	3	\$300,883	\$902,660	\$12,333	\$3,003	14

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1993 - 2002

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ENGINE OR TURBINE MFG	3	0.04%	3	\$17,149	\$51,447	\$1,237	\$14,917	9
INSTRUMENT MFG	9	0.04%	3	\$40,714	\$122,143	\$12,341	\$61,667	10
GRAIN ELEVATOR OPERATIONS	3	0.04%	3	\$178,333	\$535,000	\$34,680	\$68,333	57
WELDING	4	0.04%	3	\$20,167	\$60,500	\$20,633	\$3,500	3
SAND OR GRAVEL DIGGING, QUARRIES	5	0.04%	3	\$39,815	\$118,844	\$4,379	\$38,667	41
ANIMAL BOARDING & VETERINARIANS	6	0.03%	2	\$2,415	\$4,829	\$70	\$375	3
FIREARMS, AMMUNITION - MFG AND REPAIR	4	0.03%	2	\$12,818	\$25,636	\$4,784	\$28,254	8
FIRE EXTINGUISHERS	2	0.03%	2	\$426	\$860	\$37	\$125,000	1
TOBACCO PRODUCTS	4	0.03%	2	\$536	\$1,071	\$0	\$2,500	1
WALL AND CEILING INSTALLATION	3	0.03%	2	\$11,392	\$22,784	\$19,437	\$6,000	4
ICE DEALERS AND DISTRIBUTORS	4	0.03%	2	\$19,260	\$38,500	\$0	\$22,500	8
NET, ROPE, AND FIBER MFG	7	0.03%	2	\$128,287	\$256,573	\$262,709	\$450,000	44
INK AND DYES	3	0.03%	2	\$325,000	\$650,000	\$69,968	\$437,500	32
CUTLERY, RAZORS, AND FLATWARE	8	0.03%	2	\$1,484	\$2,968	\$0	\$500	7
BICYCLES	4	0.03%	2	\$12,375	\$24,750	\$4,145	\$11,250	20
FIBERGLASS MFG	2	0.03%	2	\$10,073	\$20,146	\$0	\$3,000	2
CLAY PRODUCTS	7	0.03%	2	\$608	\$1,016	\$192	\$1,068	2
SEED MERCHANT	3	0.03%	2	\$3,000	\$6,000	\$871	\$3,000	3
BOAT STORAGE OR MARINAS	2	0.01%	1	\$566	\$566	\$0	\$0	1
RAILROAD AND TRAIN MFG	2	0.01%	1	\$490,000	\$490,000	\$22,668	\$250,000	66
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$610	\$610	\$0	\$1,900	1
GARBAGE AND REFUSE COLLECTING	1	0.01%	1	\$350,000	\$350,000	\$46,272	\$25,000	55
GOLFMOBILES	1	0.01%	1	\$20,000	\$20,000	\$22,356	\$5,000	22
HONE, OILSTONE, OR WHETSTONE MFG	1	0.01%	1	\$16,809	\$16,809	\$4,563	\$15,000	48
BOILER, STEAM PIPES	4	0.01%	1	\$25,587	\$25,587	\$0	\$5,000	23
SEPTIC TANKS	3	0.01%	1	\$13,750	\$13,750	\$14,086	\$7,500	40
WATER AND FIRE PROOFING	4	0.01%	1	\$4,366	\$4,366	\$982	\$1,000	1
HONEY, MOLASSES, AND SYRUPS	1	0.01%	1	\$2,760	\$2,760	\$4,000	\$10,000	45
AEROSOL CONTAINERS	3	0.01%	1	\$10,500	\$10,500	\$4,791	\$26,000	13
CLOCK MFG	4	0.01%	1	\$836	\$836	\$0	\$3,500	2
JEWELRY AND WATCHES	2	0.01%	1	\$45	\$45	\$0	\$45	1
PENCIL, PEN, CRAYON OR CHALK MFG	2	0.01%	1	\$40	\$40	\$0	\$40	0
LABORATORIES	1	0.01%	1	\$2,023,205	\$2,023,205	\$4,864	\$1,000	25
MOTION PICTURES	3	0.01%	1	\$48	\$48	\$0	\$500	1
FREIGHT FORWARDERS	1	0.01%	1	\$483	\$483	\$0	\$655	1
GAS TANKS AND FUEL CONTAINERS MFG	1	0.01%	1	\$36,000	\$36,000	\$26,240	\$75,000	32
OIL REFINERIES	2	0.01%	1	\$500	\$500	\$0	\$600	1
BUILDINGS/PREMISES BANK OR OFFICE	3	0.01%	1	\$2,614	\$2,614	\$744	\$500	2
FLORISTS	1	0.01%	1	\$919	\$919	\$140	\$0	4
UNKNOWN BUSINESS CLASSIFICATION	3	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	5	0.00%	0	\$0	\$0	\$0	\$0	0
JUNK AND SCRAP DEALERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
MINING AND DREDGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	2	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	2	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEARING MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MUSICAL INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
STONE AND GEM CUTTING OR POLISHING	1	0.00%	0	\$0	\$0	\$0	\$0	0
IRRIGATION EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHOPPING CTRS, INDOOR MALLS - NOT OCC	1	0.00%	0	\$0	\$0	\$0	\$0	0
FORESTRY SERVICE	1	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WINDOW CLEANING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER HANGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINE CONSTRUCTION (OIL)	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	16,382	100.00%	7,178	\$33,400	\$239,744,843	\$10,118	\$21,489	13

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2002 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2002

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
Before Court Proceeding Initiated	59.04%	735	\$0	\$0	\$424	\$3,190	5
Directed Verdict for Defendant	0.32%	4	\$0	\$0	\$5,881	\$8,000	22
Judgment for Defendant	0.24%	3	\$0	\$0	\$23,081	\$6,917	44
All Other Including Dismissals	40.40%	503	\$0	\$0	\$1,514	\$2,458	19
TOTAL	100.00%	1,245	\$0	\$0	\$937	\$2,919	11
<u>In Favor of Plaintiff</u>							
Before Court Proceeding Initiated	86.36%	962	\$12,045	\$11,587,743	\$1,212	\$4,118	4
Judgment for Plaintiff	0.09%	1	\$2,398	\$2,398	\$0	\$100	0
Arbitration	0.45%	5	\$563	\$2,813	\$0	\$2,500	23
All Other Including Dismissals	13.11%	146	\$186,409	\$27,215,738	\$42,765	\$68,883	24
Total	100.00%	1,114	\$34,837	\$38,808,692	\$6,652	\$12,595	7

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLAIM DISPOSITION
FOR YEARS 1993 - 2002

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
Before Court Proceeding Initiated	57.32%	5,276	\$0	\$0	\$463	\$3,815	6
Not Specified	0.05%	5	\$0	\$0	\$85,694	\$5,480	39
Directed Verdict for Defendant	0.30%	28	\$0	\$0	\$8,292	\$5,464	31
Judgment for Defendant	0.66%	61	\$0	\$0	\$166,376	\$16,438	39
Judgment for Plaintiff	0.03%	3	\$0	\$0	\$861	\$26,667	16
Judgment for Defendant after Appeal	0.04%	4	\$0	\$0	\$39,660	\$11,250	51
Arbitration	0.11%	10	\$0	\$0	\$1,087	\$15,830	14
All Other Including Dismissals	41.47%	3,817	\$0	\$0	\$3,721	\$3,387	26
TOTAL	100.00%	9,204	\$0	\$0	\$3,002	\$3,751	15
<u>In Favor of Plaintiff</u>							
Before Court Proceeding Initiated	76.50%	5,491	\$11,800	\$64,794,774	\$2,970	\$7,619	7
Not Specified	0.10%	7	\$226,473	\$1,585,310	\$57,297	\$6,643	28
Directed Verdict for Plaintiff	0.08%	6	\$11,235	\$67,409	\$12,991	\$3,252	29
Judgment for Plaintiff	0.45%	32	\$184,396	\$5,900,659	\$77,091	\$89,512	28
Judgment for Plaintiff after Appeal	0.01%	1	\$15,000	\$15,000	\$68,934	\$0	39
Arbitration	0.29%	21	\$67,245	\$1,412,146	\$18,620	\$42,129	24
All Other Including Dismissals	22.57%	1,620	\$102,450	\$165,969,545	\$32,662	\$67,035	32
Total	100.00%	7,178	\$33,400	\$239,744,843	\$10,118	\$21,489	13

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2002

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	1,551	73.88%	823	\$5,937	\$4,886,305	\$124	\$5,619	1
7-12	274	10.32%	115	\$17,553	\$2,018,622	\$702	\$11,782	9
13-18	134	4.49%	50	\$82,315	\$4,115,729	\$11,353	\$14,298	15
19-24	74	3.14%	35	\$118,778	\$4,157,229	\$12,911	\$34,743	22
25-30	158	3.32%	37	\$147,445	\$5,455,450	\$31,375	\$45,040	28
31-36	56	1.44%	16	\$272,554	\$4,360,866	\$15,026	\$26,816	33
37-42	46	0.81%	9	\$504,176	\$4,537,583	\$130,002	\$97,900	40
43-48	21	0.72%	8	\$152,537	\$1,220,292	\$37,471	\$177,813	46
49-54	12	0.54%	6	\$52,114	\$312,682	\$33,253	\$7,083	51
55-60	3	0.27%	3	\$96,833	\$290,500	\$31,762	\$20,100	59
61-66	3	0.18%	2	\$251,835	\$503,670	\$11,584	\$131,710	64
67-72	10	0.45%	5	\$201,413	\$1,007,064	\$59,524	\$68,200	70
73-78	10	0.00%	0	\$0	\$0	\$0	\$0	0
79-84	1	0.00%	0	\$0	\$0	\$0	\$0	0
85-90	2	0.18%	2	\$2,750	\$5,500	\$0	\$7,500	89
91-96	0	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	0	0.00%	0	\$0	\$0	\$0	\$0	0
103-108	2	0.18%	2	\$2,750,000	\$5,500,000	\$1,290,772	\$500,000	105
Greater than 108	2	0.09%	1	\$437,200	\$437,200	\$139,660	\$1	132
TOTAL	2,359	100.00%	1,114	\$34,837	\$38,808,692	\$6,652	\$12,595	7

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLOSE TIME REPORTING
FOR YEARS 1993 - 2002

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	9,295	60.74%	4,360	\$7,218	\$31,472,095	\$374	\$6,513	2
7-12	1,972	11.09%	796	\$34,155	\$27,187,126	\$4,221	\$24,662	9
13-18	1,010	7.82%	561	\$34,249	\$19,213,440	\$9,348	\$20,140	16
19-24	569	3.96%	284	\$80,488	\$22,858,601	\$40,561	\$70,088	21
25-30	1,423	3.62%	260	\$117,173	\$30,464,933	\$29,166	\$42,424	27
31-36	367	2.58%	185	\$101,894	\$18,850,298	\$55,221	\$31,792	34
37-42	182	1.21%	87	\$139,441	\$12,131,331	\$46,437	\$47,556	39
43-48	378	2.35%	169	\$61,934	\$10,466,815	\$18,840	\$23,405	46
49-54	219	0.93%	67	\$581,464	\$38,958,077	\$166,704	\$615,766	51
55-60	133	0.78%	56	\$169,214	\$9,475,985	\$63,826	\$34,777	58
61-66	190	0.75%	54	\$95,162	\$5,138,726	\$56,363	\$62,943	65
67-72	245	2.09%	150	\$14,430	\$2,164,573	\$5,013	\$3,877	71
73-78	194	0.54%	39	\$72,571	\$2,830,279	\$16,569	\$17,162	75
79-84	31	0.15%	11	\$67,202	\$739,223	\$22,858	\$20,773	81
85-90	21	0.15%	11	\$26,398	\$290,380	\$173,209	\$14,227	88
91-96	66	0.46%	33	\$14,902	\$491,750	\$5,526	\$4,318	94
97-102	36	0.26%	19	\$21,882	\$415,750	\$15,656	\$8,711	99
103-108	20	0.20%	14	\$400,879	\$5,612,309	\$190,149	\$82,584	105
Greater than 108	31	0.31%	22	\$44,689	\$983,152	\$61,982	\$14,000	116
TOTAL	16,382	100.00%	7,178	\$33,400	\$239,744,843	\$10,118	\$21,489	13

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 24 Supplement)

The tables in this section were generated by using the Missouri Page 24 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2001 and 2002.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2002.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2002 Written Premium	2001 - 2002 % of Change in Premium	2001 Written Premium	2000 - 2001 % of Change in Premium	2000 Written Premium	1999 - 2000 % of Change in Premium
EMPIRE FIRE AND MARINE INSURANCE CO	\$78,156	47556.10%	\$164	-88.25%	\$1,396	173.19%
AMERICAN MANUFACTURERS MUTUAL INS CO	\$1,326,527	2340.17%	\$54,362	-90.23%	\$556,446	303.46%
GULF INSURANCE COMPANY	\$857	2097.44%	\$39	-65.18%	\$112	-99.19%
EMPLOYERS FIRE INSURANCE COMPANY	\$572	2018.52%	\$27	-96.93%	\$880	N/A
NORTHLAND INSURANCE COMPANY	\$39,961	934.19%	\$3,864	-57.39%	\$9,068	218.18%
MICHIGAN MUTUAL INSURANCE COMPANY	\$46,900	752.88%	\$5,499	-87.41%	\$43,687	144.79%
NORTHFIELD INSURANCE COMPANY	\$3,463	646.34%	\$464	388.42%	\$95	N/A
CONTINENTAL CASUALTY COMPANY	\$321,703	529.09%	\$51,138	-81.93%	\$283,073	7.05%
STATEWIDE INSURANCE COMPANY	\$5,854	499.80%	\$976	734.19%	\$117	N/A
AMERICAN GUARANTEE & LIABILITY INS CO	\$3,876,484	432.12%	\$728,502	2477.86%	\$28,260	146.06%
TRINITY UNIVERSAL INSURANCE COMPANY	\$36,296	310.22%	\$8,848	180.62%	\$3,153	-80.64%
AMERICAN INSURANCE COMPANY THE	\$359,712	284.11%	\$93,649	388.47%	\$19,172	-29.04%
WINTERHUR INTERNATIONAL AMERICA INSUR.	\$64,746	281.17%	\$16,986	-85.98%	\$121,188	17.39%
NATIONAL INDEMNITY COMPANY	\$28,209	266.26%	\$7,702	107.94%	\$3,704	51.49%
HARTFORD FIRE INSURANCE COMPANY	\$363,539	264.24%	\$99,807	-62.30%	\$264,708	343.29%
SAFEGUARD INSURANCE COMPANY	\$24,492	261.24%	\$6,780	1900.00%	\$339	9.71%
MID-CONTINENT CASUALTY COMPANY	\$253,956	220.57%	\$79,220	39.53%	\$56,778	-5.08%
AMERICAN ZURICH INSURANCE COMPANY	\$9,619	213.02%	\$3,073	-97.71%	\$133,989	-71.57%
GLOBE INDEMNITY COMPANY	\$16,108	208.23%	\$5,226	-58.60%	\$12,624	522.18%
AMERICAN MOTORISTS INSURANCE CO	\$313,851	166.06%	\$117,962	61.12%	\$73,216	-49.67%
RLI INSURANCE COMPANY	\$56,987	153.78%	\$22,455	-64.59%	\$63,410	-23.31%
NORTH AMERICAN SPECIALTY INS CO	\$88,253	151.81%	\$35,048	1538.52%	\$2,139	341.94%
AMERISURE INSURANCE COMPANY	\$63,117	141.18%	\$26,170	243.39%	\$7,621	78.19%
NATIONAL SURETY CORPORATION	\$780,057	131.65%	\$336,739	45.30%	\$231,760	-23.34%
TRANSPORTATION INSURANCE COMPANY	\$99,285	130.81%	\$43,015	-40.96%	\$72,853	-71.41%
MINNESOTA FIRE AND CASUALTY COMPANY	\$41,041	114.60%	\$19,124	-12.54%	\$21,866	38.03%
WEST AMERICAN INSURANCE COMPANY	\$42,789	106.96%	\$20,675	-62.90%	\$55,734	-26.38%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$269,895	103.07%	\$132,908	40.01%	\$94,930	-5.63%
ROYAL INSURANCE COMPANY OF AMERICA	\$544,779	100.20%	\$272,116	-36.24%	\$426,779	-55.95%
FIDELITY AND GUARANTY INSURANCE COMP	\$46,223	90.74%	\$24,233	117.34%	\$11,150	-57.52%
ALLIANZ INSURANCE COMPANY	\$286,000	89.40%	\$151,000	-35.95%	\$235,763	-79.20%
WAUSAU UNDERWRITERS INS CO	\$37,513	88.55%	\$19,895	-54.40%	\$43,631	-10.24%
ST PAUL FIRE & MARINE INSURANCE CO	\$4,385,632	79.20%	\$2,447,325	79.76%	\$1,361,467	-17.48%
SHELTER MUTUAL INSURANCE CO	\$34,573	75.94%	\$19,650	-88.72%	\$174,228	-13.56%
INDEMNITY INSURANCE CO OF NORTH AMERIC	\$398	69.36%	\$235	-99.80%	\$118,313	98.96%
RANGER INSURANCE COMPANY	\$759,971	59.50%	\$476,467	34.45%	\$354,371	-9.00%
AMCO INSURANCE COMPANY	\$247,617	56.74%	\$157,983	5.76%	\$149,384	23.82%
AMERICAN CASUALTY CO OF READING PA	\$83,027	55.65%	\$53,343	74.24%	\$30,614	544.78%
AMERICAN FAMILY MUTUAL INS CO	\$28,812	55.33%	\$18,549	-3.94%	\$19,309	-4.48%
JOHN DEERE INSURANCE COMPANY	\$400,478	50.79%	\$265,589	42.25%	\$186,705	-11.39%
CAPITOL INDEMNITY CORPORATION	\$40,989	50.72%	\$27,195	8.24%	\$25,124	22.46%
FEDERAL INSURANCE COMPANY	\$1,320,795	46.57%	\$901,142	29.89%	\$693,789	29.81%
GREAT NORTHERN INSURANCE COMPANY	\$338,181	44.67%	\$233,758	-36.76%	\$369,661	23.05%
SAVERS PROPERTY & CASUALTY INS CO	\$2,596	44.54%	\$1,796	85.54%	\$968	40.49%
OAK RIVER INSURANCE COMPANY	\$84,514	40.28%	\$60,246	18.83%	\$50,698	152.35%
AMERICAN FIRE & CASUALTY COMPANY	\$52,636	36.71%	\$38,502	-63.31%	\$104,950	-28.13%
COMMERCIAL UNION INSURANCE COMPANY	\$6,225	36.18%	\$4,571	-86.32%	\$33,410	38.56%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$49,526	25.31%	\$39,522	161.63%	\$15,106	32.68%
ACE AMERICAN INSURANCE COMPANY	\$252,091	23.79%	\$203,639	23.34%	\$165,110	61.39%
BROTHERHOOD MUTUAL INSURANCE CO	\$358	17.76%	\$304	0.00%	\$304	4.11%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,804,803	15.96%	\$1,556,420	9.11%	\$1,426,510	7.86%
UNITED FIRE AND CASUALTY COMPANY	\$1,725,954	14.82%	\$1,503,208	19.14%	\$1,261,748	21.88%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2002 Written Premium	2001 - 2002 % of Change in Premium	2001 Written Premium	2000 - 2001 % of Change in Premium		2000 Written Premium	1999 - 2000 % of Change in Premium
				2001 Written Premium	% of Change in Premium		
STATE AUTO PROPERTY & CASUALTY INS CO	\$641,454	14.32%	\$561,102	31.22%		\$427,593	4.47%
TWIN CITY FIRE INS CO	\$784,492	13.18%	\$693,124	123.81%		\$309,687	-7.26%
PACIFIC EMPLOYERS INSURANCE COMPANY	\$115,805	12.62%	\$102,828	-37.08%		\$163,435	20.99%
FARMERS INSURANCE EXCHANGE	\$26,235	10.91%	\$23,654	-22.48%		\$30,512	-14.12%
GENESIS INSURANCE COMPANY	\$126,043	9.17%	\$115,458	-8.04%		\$125,548	48.75%
UNIVERSAL UNDERWRITERS INS CO	\$842,805	7.87%	\$781,285	27.68%		\$611,906	21.62%
INDIANA LUMBERMENS MUTUAL INS CO	\$264,323	5.13%	\$251,429	-10.73%		\$281,659	6.60%
SECURA INSURANCE A MUTUAL COMPANY	\$310,241	4.03%	\$298,210	15.17%		\$258,928	8.40%
GRINNELL MUTUAL REINSURANCE COMPANY	\$357,330	3.07%	\$346,681	21.18%		\$286,090	8.66%
GENERAL CASUALTY CO OF WISCONSIN	\$42,744	2.97%	\$41,513	15.61%		\$35,909	0.40%
ROYAL INDEMNITY COMPANY	\$273,557	2.55%	\$266,766	-22.73%		\$345,250	324.53%
COLUMBIA MUTUAL INSURANCE CO	\$77,539	1.90%	\$76,092	9.43%		\$69,532	-0.14%
WESTFIELD INSURANCE COMPANY	\$2,280	0.00%	\$2,280	0.00%		\$2,280	N/A
CINCINNATI INS CO THE	\$1,336,412	-0.57%	\$1,344,057	67.67%		\$801,627	26.48%
BITUMINOUS CASUALTY CORPORATION	\$25,878	-1.86%	\$26,369	73.35%		\$15,211	506.98%
FARMERS ALLIANCE MUTUAL INS CO	\$19,305	-2.98%	\$19,897	52.14%		\$13,078	-35.13%
FEDERATED SERVICE INSURANCE COMPANY	\$134,154	-3.26%	\$138,670	350.97%		\$30,749	N/A
TRANSCONTINENTAL INSURANCE COMPANY	\$14,274	-6.02%	\$15,189	-56.32%		\$34,775	-75.78%
LM INSURANCE CORPORATION	\$1,496	-8.11%	\$1,628	-44.61%		\$2,939	N/A
CONTINENTAL WESTERN INSURANCE CO	\$2,388	-8.40%	\$2,607	-1.99%		\$2,660	54.29%
LUMBERMENS MUTUAL CASUALTY CO	\$916,238	-8.60%	\$1,002,452	67.44%		\$598,706	49.15%
ST PAUL MERCURY INSURANCE COMPANY	\$754,328	-8.95%	\$828,450	-47.03%		\$1,563,880	163.54%
SELECTIVE INSURANCE CO OF S CAROLINA	\$58,730	-10.25%	\$65,438	99.92%		\$32,732	459.62%
STATE AUTOMOBILE MUTUAL INS CO	\$71,171	-10.43%	\$79,455	3.11%		\$77,061	9.33%
LITITZ MUTUAL INSURANCE COMPANY	\$2,081	-13.18%	\$2,397	-16.13%		\$2,858	32.50%
SENTRY INSURANCE A MUTUAL COMPANY	\$203,476	-13.76%	\$235,931	35.81%		\$173,726	-34.84%
OHIO CASUALTY INSURANCE COMPANY	\$127,902	-14.03%	\$148,780	145.56%		\$60,588	28.67%
OLD REPUBLIC INSURANCE COMPANY	\$136,666	-14.12%	\$159,135	13.32%		\$140,428	85.98%
WESTCHESTER FIRE INSURANCE COMPANY	\$14,234	-17.24%	\$17,200	-93.49%		\$264,122	59.24%
NATIONAL AMERICAN INSURANCE COMPANY	\$38,310	-18.78%	\$47,167	-13.82%		\$54,732	157.47%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$307,434	-19.07%	\$379,869	33.17%		\$285,250	24.20%
PENN AMERICA INS CO	\$865	-19.53%	\$1,075	-94.80%		\$20,654	8.31%
ZURICH AMERICAN INSURANCE COMPANY	\$2,089,790	-22.47%	\$2,695,300	116.21%		\$1,246,594	89.21%
SECURITY NATIONAL INSURANCE COMPANY	\$20,829	-24.27%	\$27,506	-11.54%		\$31,095	82.65%
SELECTIVE INS CO OF THE SOUTHEAST	\$32,417	-25.48%	\$43,502	116.57%		\$20,087	N/A
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,645,556	-25.55%	\$2,210,270	-25.90%		\$2,982,918	250.45%
TRAVELERS INDEMNITY CO OF ILLINOIS	\$662,210	-26.11%	\$896,206	107.11%		\$432,719	-692.29%
AMERICAN STATES INSURANCE COMPANY	\$147,319	-26.68%	\$200,936	-3.88%		\$209,044	-11.55%
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$5,001	-34.28%	\$7,609	-14.35%		\$8,884	217.63%
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$37,532	-34.88%	\$57,636	169.95%		\$21,351	-89.36%
AMERICAN AND FOREIGN INSURANCE CO	\$123,999	-35.66%	\$192,721	2634.41%		\$7,048	-68.66%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$45,103	-39.40%	\$74,433	24.62%		\$59,726	436.62%
ALLSTATE INSURANCE COMPANY	\$34,960	-39.63%	\$57,910	-11.00%		\$65,065	-33.88%
NATIONAL FIRE INS CO OF HARTFORD	\$4,489	-40.81%	\$7,584	22.20%		\$6,206	224.41%
WAUSAU BUSINESS INSURANCE COMPANY	\$21,068	-44.50%	\$37,963	223.45%		\$11,737	-73.14%
NONPROFITS INS ASSN AN INTERINS EXCH	\$762	-45.42%	\$1,396	0.14%		\$1,394	-12.66%
AMERICAN ALLIANCE INSURANCE COMPANY	\$1,276	-51.20%	\$2,615	-99.02%		\$267,510	32.37%
LIBERTY INSURANCE CORPORATION	\$75,111	-52.69%	\$158,754	-29.83%		\$226,231	-2.56%
AMERICAN AUTOMOBILE INSURANCE CO	\$267,042	-52.97%	\$567,851	68.43%		\$337,141	80.32%
AMERICAN ECONOMY INSURANCE COMPANY	\$7,448	-56.15%	\$16,987	-34.90%		\$26,095	53.41%
VIGILANT INSURANCE COMPANY	\$4,746	-56.72%	\$10,965	37.51%		\$7,974	-8.31%
ST PAUL GUARDIAN INSURANCE COMPANY	\$234,415	-59.94%	\$585,218	-23.84%		\$768,389	8.25%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2002 Written Premium	2001 - 2002 % of Change in Premium	2000 - 2001		1999 - 2000 %	
			2001 Written Premium	% of Change in Premium	2000 Written Premium	% of Change in Premium
CGU INSURANCE COMPANY	\$8,632	-62.69%	\$23,134	-39.96%	\$38,533	-41.73%
HANOVER INSURANCE COMPANY THE	\$6,214	-63.80%	\$17,168	68.38%	\$10,196	-40.98%
LUMBERMENS UNDERWRITING ALLIANCE	\$11,433	-65.42%	\$33,065	60.18%	\$20,643	35.67%
ATHENA ASSURANCE COMPANY	\$22,967	-66.45%	\$68,460	-52.54%	\$144,243	1362.91%
AMERICAN HOME ASSURANCE COMPANY	\$33,451	-66.83%	\$100,850	273.24%	\$27,020	-74.74%
TRUCK INSURANCE EXCHANGE	\$3,814	-67.78%	\$11,839	1.21%	\$11,698	-19.13%
TRAVELERS INDEMNITY CO OF AMERICA	\$732	-77.27%	\$3,221	0.94%	\$3,191	-112.31%
ST PAUL PROPERTY & CASUALTY INS CO	\$4,913	-77.74%	\$22,068	-79.92%	\$109,920	-30.00%
EMPLOYERS INSURANCE OF WAUSAU A MUTU	\$23,719	-80.51%	\$121,678	925.61%	\$11,864	-93.80%
CHARTER OAK FIRE INSURANCE CO THE	\$2,276	-81.70%	\$12,435	220.99%	\$3,874	69.99%
NORTHBROOK PROPERTY & CASUALTY INS CO	\$25,909	-83.29%	\$155,055	83.74%	\$84,387	-30.41%
FIREMANS FUND INSURANCE COMPANY	\$26,030	-83.39%	\$156,716	34.28%	\$116,711	90.33%
MUTUAL SERVICE CASUALTY INSURANCE CO	\$4,446	-88.52%	\$38,728	-24.64%	\$51,391	35.73%
UNITED STATES FIRE INSURANCE CO	\$265,864	-89.64%	\$2,565,552	30.95%	\$1,959,161	14.00%
AXA GLOBAL RISKS US INSURANCE CO	\$1,067	-99.25%	\$142,116	-16.70%	\$170,604	303.35%
HARTFORD ACCIDENT & INDEMNITY CO	\$9	-99.83%	\$5,280	-78.91%	\$25,040	-247.90%
TOTAL	\$36,491,980	16.57%	\$31,306,007	8.42%	\$28,874,322	4.77%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2002**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
ST PAUL FIRE & MARINE INSURANCE CO	\$4,385,632	12.02%	\$3,548,086	\$3,125,693	\$4,215,827	118.82%
AMERICAN GUARANTEE & LIABILITY INS CO	\$3,876,484	10.62%	\$2,400,011	\$0	\$2,187,984	91.17%
ZURICH AMERICAN INSURANCE COMPANY	\$2,089,790	5.73%	\$2,384,830	\$154,908	\$768,524	32.23%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,804,803	4.95%	\$1,705,531	\$155,381	\$418,873	24.56%
UNITED FIRE AND CASUALTY COMPANY	\$1,725,954	4.73%	\$1,592,821	\$355,320	\$650,088	40.81%
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,645,556	4.51%	\$2,024,138	\$72,135	\$572,350	28.28%
CINCINNATI INS CO THE	\$1,336,412	3.66%	\$1,285,664	\$48,264	\$337,808	26.27%
AMERICAN MANUFACTURERS MUTUAL INS CO	\$1,326,527	3.64%	\$1,046,238	\$18,000	\$512,560	48.99%
FEDERAL INSURANCE COMPANY	\$1,320,795	3.62%	\$1,234,073	\$17,553,650	\$11,426,324	925.90%
LUMBERMENS MUTUAL CASUALTY CO	\$916,238	2.51%	\$908,523	\$104,433	\$673,339	74.11%
UNIVERSAL UNDERWRITERS INS CO	\$842,805	2.31%	\$826,208	\$223,794	\$761,538	92.17%
TWIN CITY FIRE INS CO	\$784,492	2.15%	\$755,284	\$60,000	\$1,042,234	137.99%
NATIONAL SURETY CORPORATION	\$780,057	2.14%	\$548,628	\$460,251	\$8,406,501	1532.28%
ELECTRIC INSURANCE COMPANY	\$765,775	2.10%	\$536,874	\$292,780	\$651,966	121.44%
RANGER INSURANCE COMPANY	\$759,971	2.08%	\$607,985	\$0	\$0	0.00%
ST PAUL MERCURY INSURANCE COMPANY	\$754,328	2.07%	\$891,761	\$529,424	\$980,162	109.91%
TRAVELERS INDEMNITY CO OF ILLINOIS	\$662,210	1.81%	\$1,076,091	\$1,517,258	\$45,631	4.24%
STATE AUTO PROPERTY & CASUALTY INS CO	\$641,454	1.76%	\$622,961	\$8,812	\$116,764	18.74%
ROYAL INSURANCE COMPANY OF AMERICA	\$544,779	1.49%	\$487,438	\$583,597	\$9,166,797	1880.61%
GREENWICH INSURANCE COMPANY	\$447,196	1.23%	\$491,180	\$0	-\$473,661	-96.43%
LIBERTY MUTUAL INSURANCE COMPANY	\$434,362	1.19%	\$370,921	\$0	\$363,585	98.02%
SENTRY SELECT INSURANCE COMPANY	\$400,478	1.10%	\$339,272	\$7,227	-\$339	-0.10%
HARTFORD FIRE INSURANCE COMPANY	\$363,539	1.00%	\$251,601	\$114,364	\$1,776,147	705.94%
AMERICAN INSURANCE COMPANY THE	\$359,712	0.99%	\$190,992	\$12,500	\$226,123	118.39%
GRINNELL MUTUAL REINSURANCE COMPANY	\$357,330	0.98%	\$352,322	\$11,544	\$58,207	16.52%
GREAT NORTHERN INSURANCE COMPANY	\$338,181	0.93%	\$302,893	\$69,525	-\$989,012	-326.52%
CONTINENTAL CASUALTY COMPANY	\$321,703	0.88%	\$234,611	-\$7,420	-\$437,380	-186.43%
AMERICAN MOTORISTS INSURANCE CO	\$313,851	0.86%	\$273,289	\$0	\$33,211	12.15%
SECURA INSURANCE A MUTUAL COMPANY	\$310,241	0.85%	\$306,751	\$500	\$80,154	26.13%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$307,434	0.84%	\$296,175	\$7,769	\$46,030	15.54%
ALLIANZ INSURANCE COMPANY	\$286,000	0.78%	\$269,125	\$1,699,830	\$1,457,543	541.59%
ROYAL INDEMNITY COMPANY	\$273,557	0.75%	\$259,914	\$273,917	\$489,244	188.23%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$269,895	0.74%	\$185,316	\$975	-\$4,900	-2.64%
AMERICAN AUTOMOBILE INSURANCE CO	\$267,042	0.73%	\$456,535	\$0	\$108,395	23.74%
UNITED STATES FIRE INSURANCE CO	\$265,864	0.73%	\$2,073,653	\$1,848,302	\$3,181,507	153.43%
INDIANA LUMBERMENS MUTUAL INS CO	\$264,323	0.72%	\$253,367	\$8,159	\$52,920	20.89%
MID-CONTINENT CASUALTY COMPANY	\$253,956	0.70%	\$141,524	\$0	\$0	0.00%
ACE AMERICAN INSURANCE COMPANY	\$252,091	0.69%	\$238,815	\$0	\$15,662	6.56%
AMCO INSURANCE COMPANY	\$247,617	0.68%	\$196,524	\$3,393	-\$64,599	-32.87%
ST PAUL GUARDIAN INSURANCE COMPANY	\$234,415	0.64%	\$356,820	\$60,781	-\$227,432	-63.74%
SENTRY INSURANCE A MUTUAL COMPANY	\$203,476	0.56%	\$216,463	-\$39,093	-\$59,369	-27.43%
KEMPER CASUALTY INSURANCE COMPANY	\$149,640	0.41%	\$275,477	\$0	\$542,395	196.89%
AMERICAN STATES INSURANCE COMPANY	\$147,319	0.40%	\$149,161	\$737	-\$36,584	-24.53%
OLD REPUBLIC INSURANCE COMPANY	\$136,666	0.37%	\$137,655	\$6,608	\$53,667	38.99%
FEDERATED SERVICE INSURANCE COMPANY	\$134,154	0.37%	\$114,985	\$0	-\$13,042	-11.34%
OHIO CASUALTY INSURANCE COMPANY	\$127,902	0.35%	\$117,072	\$5,519	\$38,177	32.61%
GENESIS INSURANCE COMPANY	\$126,043	0.35%	\$124,788	\$0	\$295,000	236.40%
AMERICAN AND FOREIGN INSURANCE CO	\$123,999	0.34%	\$148,762	\$0	\$99,171	66.66%
PACIFIC EMPLOYERS INSURANCE COMPANY	\$115,805	0.32%	\$104,912	\$18,312	-\$170,949	-162.95%
TRANSPORTATION INSURANCE COMPANY	\$99,285	0.27%	\$76,213	\$21,535	\$287,951	377.82%
NORTH AMERICAN SPECIALTY INS CO	\$88,253	0.24%	\$75,068	\$0	\$3,278	4.37%
OAK RIVER INSURANCE COMPANY	\$84,514	0.23%	\$77,931	\$0	\$73,938	94.88%
AMERICAN CASUALTY CO OF READING PA	\$83,027	0.23%	\$47,888	\$3,202	-\$934,578	-1951.59%
EMPIRE FIRE AND MARINE INSURANCE CO	\$78,156	0.21%	\$42,140	\$0	-\$7,647	-18.15%
COLUMBIA MUTUAL INSURANCE CO	\$77,539	0.21%	\$73,472	\$0	\$0	0.00%
LIBERTY INSURANCE CORPORATION	\$75,111	0.21%	\$124,090	\$309,159	\$421,194	339.43%
UNITED STATES FIDELITY & GUARANTY CO	\$72,053	0.20%	\$58,493	\$32,898	\$765,351	1308.45%
STATE AUTOMOBILE MUTUAL INS CO	\$71,171	0.20%	\$79,682	\$0	\$7,471	9.38%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2002**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
WINTERHUR INTERNATIONAL AMERICA INSURANCE COMPANY	\$64,746	0.18%	\$65,572	\$3,800	-\$319,220	-486.82%
AMERISURE INSURANCE COMPANY	\$63,117	0.17%	\$46,834	\$0	\$1,270	2.71%
SELECTIVE INSURANCE CO OF S CAROLINA	\$58,730	0.16%	\$67,316	\$3,911	\$31,715	47.11%
RLI INSURANCE COMPANY	\$56,987	0.16%	\$40,872	\$0	-\$137,650	-336.78%
AMERICAN FIRE & CASUALTY COMPANY	\$52,636	0.14%	\$49,918	\$0	\$3,850	7.71%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$49,526	0.14%	\$40,366	\$0	\$0	0.00%
AMERISURE MUTUAL INSURANCE COMPANY	\$46,900	0.13%	\$31,883	\$0	\$5,773	18.11%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$46,223	0.13%	\$41,915	\$60,000	-\$40,416	-96.42%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$45,103	0.12%	\$73,761	\$11,900	-\$15,002	-20.34%
WEST AMERICAN INSURANCE COMPANY	\$42,789	0.12%	\$36,405	\$0	\$4,617	12.68%
GENERAL CASUALTY CO OF WISCONSIN	\$42,744	0.12%	\$41,219	\$0	-\$1,214	-2.95%
HARLEYSVILLE INSURANCE COMPANY	\$41,041	0.11%	\$28,792	\$0	\$0	0.00%
CAPITOL INDEMNITY CORPORATION	\$40,989	0.11%	\$35,681	\$0	\$0	0.00%
NORTHLAND INSURANCE COMPANY	\$39,961	0.11%	\$24,409	\$0	\$3,964	16.24%
NATIONAL AMERICAN INSURANCE COMPANY	\$38,310	0.10%	\$41,042	\$0	-\$8,062	-19.64%
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$37,532	0.10%	\$38,780	\$0	-\$79,458	-204.89%
WAUSAU UNDERWRITERS INS CO	\$37,513	0.10%	\$34,747	\$55,000	-\$24,265	-69.83%
DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	\$36,874	0.10%	\$32,498	\$0	\$8,303	25.55%
TRINITY UNIVERSAL INSURANCE COMPANY	\$36,296	0.10%	\$22,468	\$0	\$2,064	9.19%
FIDELITY & GUARANTY INS UNDERWRITERS	\$35,692	0.10%	\$36,167	\$0	-\$12,503	-34.57%
ALLSTATE INSURANCE COMPANY	\$34,960	0.10%	\$40,448	\$4,054	-\$203,812	-503.89%
SHELTER MUTUAL INSURANCE CO	\$34,573	0.09%	\$30,524	\$0	-\$30,558	-100.11%
AMERICAN HOME ASSURANCE COMPANY	\$33,451	0.09%	\$53,526	\$12,981	\$2,167	4.05%
SELECTIVE INS CO OF THE SOUTHEAST	\$32,417	0.09%	\$28,301	\$0	\$2,015	7.12%
VALLEY FORGE INSURANCE COMPANY	\$30,253	0.08%	\$21,133	\$0	\$87,775	415.35%
AMERICAN FAMILY MUTUAL INS CO	\$28,812	0.08%	\$23,270	\$0	-\$1,000	-4.30%
NATIONAL INDEMNITY COMPANY	\$28,209	0.08%	\$16,513	\$0	\$4,191	25.38%
ATLANTIC MUTUAL INSURANCE COMPANY	\$26,555	0.07%	\$23,191	\$0	\$23,192	100.00%
FARMERS INSURANCE EXCHANGE	\$26,235	0.07%	\$28,995	\$2,500	-\$549,191	-1894.09%
GERLING AMERICA INSURANCE COMPANY	\$26,232	0.07%	\$26,930	\$967,500	-\$94,531	-351.02%
FIREMANS FUND INSURANCE COMPANY	\$26,030	0.07%	\$53,906	-\$326,193	\$36,492,228	67696.04%
NORTHBROOK PROPERTY & CASUALTY INS CO	\$25,909	0.07%	\$54,082	\$2,480	-\$48,565	-89.80%
BITUMINOUS CASUALTY CORPORATION	\$25,878	0.07%	\$26,461	\$0	\$32,500	122.82%
UNITED FIRE & INDEMNITY COMPANY	\$25,550	0.07%	\$4,776	\$0	\$2,000	41.88%
SAFEGUARD INSURANCE COMPANY	\$24,492	0.07%	\$22,918	\$0	\$5,288	23.07%
QBE INSURANCE CORPORATION	\$23,982	0.07%	\$13,649	\$0	\$7,804	57.18%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$23,719	0.06%	\$39,176	\$2,833,038	\$4,520,408	11538.72%
ATHENA ASSURANCE COMPANY	\$22,967	0.06%	\$44,656	\$0	-\$28,544	-63.92%
WAUSAU BUSINESS INSURANCE COMPANY	\$21,068	0.06%	\$32,937	\$17,500	\$3,779	11.47%
SECURITY NATIONAL INSURANCE COMPANY	\$20,829	0.06%	\$28,803	\$0	-\$2,986	-10.37%
FARMERS ALLIANCE MUTUAL INS CO	\$19,305	0.05%	\$20,940	\$3,342	\$3,342	15.96%
HAWKEYE SECURITY INSURANCE COMPANY	\$17,723	0.05%	\$4,452	\$0	\$1,854	41.64%
GLOBE INDEMNITY COMPANY	\$16,108	0.04%	\$16,115	\$0	\$19,235	119.36%
AMERICAN PROTECTION INSURANCE CO	\$14,533	0.04%	\$11,129	\$0	\$0	0.00%
TRANSCONTINENTAL INSURANCE COMPANY	\$14,274	0.04%	\$7,729	\$121,044	-\$523,091	-6767.90%
WESTCHESTER FIRE INSURANCE COMPANY	\$14,234	0.04%	\$23,931	\$1,893,403	\$1,449,496	6056.98%
INSURANCE CORPORATION OF HANNOVER	\$13,163	0.04%	\$6,060	\$0	\$1,776	29.31%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$13,048	0.04%	\$7,700	\$34,300	\$23,807	309.18%
PACIFIC INDEMNITY COMPANY	\$13,019	0.04%	\$9,602	\$3,797	\$4,402	45.84%
MEDMARC CASUALTY INSURANCE COMPANY	\$12,500	0.03%	\$13,525	\$2,000,000	\$663,296	4904.22%
LUMBERMENS UNDERWRITING ALLIANCE	\$11,433	0.03%	\$18,902	\$2,000	-\$6,622	-35.03%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	\$10,000	0.03%	\$8,992	\$0	\$11,900	132.34%
ZURICH AMERICAN INS CO OF ILLINOIS	\$9,809	0.03%	\$873	\$0	\$5,021	575.14%
AMERICAN ZURICH INSURANCE COMPANY	\$9,619	0.03%	\$9,526	\$0	-\$19,995	-209.90%
ONEBEACON INSURANCE COMPANY	\$8,632	0.02%	\$9,363	\$0	-\$4,958,945	-52963.21%
AMERICAN EMPLOYERS INSURANCE CO	\$8,106	0.02%	\$5,747	\$77,750	-\$504,003	-8769.85%
AMERICAN ECONOMY INSURANCE COMPANY	\$7,448	0.02%	\$8,310	\$0	\$4,244	51.07%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2002**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
CONNECTICUT INDEMNITY COMPANY THE	\$6,280	0.02%	\$6,261	\$0	\$572	9.14%
ONEBEACON AMERICA INSURANCE COMPANY	\$6,225	0.02%	\$6,073	\$0	-\$7,066,862	-116365.26%
HANOVER INSURANCE COMPANY THE	\$6,214	0.02%	\$5,765	\$0	\$0	0.00%
CLARENDON NATIONAL INS CO	\$6,000	0.02%	\$1,944	\$0	\$1,383	71.14%
FIRE AND CASUALTY INS CO OF CONNECTICUT	\$5,960	0.02%	\$5,796	\$0	\$517	8.92%
STATEWIDE INSURANCE COMPANY	\$5,854	0.02%	\$5,801	\$0	\$997	17.19%
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$5,001	0.01%	\$6,293	\$0	-\$816	-12.97%
ST. PAUL PROPERTY & CASUALTY INS CO	\$4,913	0.01%	\$8,494	\$0	-\$118,497	-1395.07%
VIGILANT INSURANCE COMPANY	\$4,748	0.01%	\$6,735	-\$1,225	\$653,443	9702.20%
NATIONWIDE AGRIBUSINESS INS CO	\$4,698	0.01%	\$979	\$0	\$453	46.27%
NATIONAL FIRE INS CO OF HARTFORD	\$4,489	0.01%	\$2,849	\$0	\$0	0.00%
MUTUAL SERVICE CASUALTY INSURANCE CO	\$4,446	0.01%	\$23,230	\$0	\$11,518	49.58%
TRUCK INSURANCE EXCHANGE	\$3,814	0.01%	\$7,488	\$0	\$238,233	3181.53%
HARTFORD CASUALTY INS CO	\$3,753	0.01%	\$3,038	\$0	\$33,533	1103.79%
NORTHFIELD INSURANCE COMPANY	\$3,463	0.01%	\$3,120	\$0	\$295	9.46%
COMBINED SPECIALTY INSURANCE COMPANY	\$2,975	0.01%	\$669	\$0	\$544	81.32%
NORTH RIVER INSURANCE COMPANY THE	\$2,826	0.01%	\$1,247	\$0	-\$17,741	-1422.69%
SAVERS PROPERTY & CASUALTY INS CO	\$2,596	0.01%	\$1,944	\$0	\$550	28.29%
MICHIGAN MILLERS MUTUAL INS CO	\$2,404	0.01%	\$2,160	\$0	\$0	0.00%
CONTINENTAL WESTERN INSURANCE CO	\$2,388	0.01%	\$2,247	\$0	\$0	0.00%
WESTFIELD INSURANCE COMPANY	\$2,280	0.01%	\$2,280	\$0	\$17	0.75%
CHARTER OAK FIRE INSURANCE CO THE	\$2,276	0.01%	\$4,243	\$123	-\$1,183,515	-27893.35%
LITITZ MUTUAL INSURANCE COMPANY	\$2,081	0.01%	\$2,030	-\$871	-\$871	-42.91%
DIAMOND STATE INSURANCE COMPANY	\$2,014	0.01%	\$849	\$0	\$0	0.00%
MID CENTURY INSURANCE COMPANY	\$1,917	0.01%	\$1,917	\$5,000	\$149,464	7796.77%
LM INSURANCE CORPORATION	\$1,496	0.00%	\$1,711	\$0	-\$38	-2.22%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$1,276	0.00%	\$1,276	\$0	\$330,264	25882.76%
AXA CORPORATE SOLUTIONS INSURANCE COMPANY	\$1,067	0.00%	\$113,566	\$0	\$2,519,670	2218.68%
PENN AMERICA INS CO	\$865	0.00%	\$949	\$63,351	-\$44,800	-4720.76%
GULF INSURANCE COMPANY	\$857	0.00%	\$451	\$0	\$230	51.00%
STATE NATIONAL INSURANCE COMPANY INC	\$800	0.00%	\$6,690	\$0	-\$114	-1.70%
ILLINOIS NATIONAL INSURANCE COMPANY	\$782	0.00%	\$235	\$0	-\$7,065	-3006.38%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$769	0.00%	\$322	\$0	-\$205,520	-63826.09%
NONPROFITS INSURANCE COMPANY	\$762	0.00%	\$1,024	\$0	\$580	56.64%
TRAVELERS INDEMNITY CO OF AMERICA	\$732	0.00%	\$589	\$42,925	-\$94,185	-15990.66%
EMPLOYERS FIRE INSURANCE COMPANY	\$572	0.00%	\$572	\$0	-\$399,050	-69763.99%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$398	0.00%	\$209	\$0	-\$191,247	-91505.74%
BROTHERHOOD MUTUAL INSURANCE CO	\$358	0.00%	\$313	\$0	\$0	0.00%
UNITED SECURITY INSURANCE COMPANY	\$321	0.00%	\$321	\$0	\$0	0.00%
PROPERTY & CASUALTY INS CO OF HARTFORD	\$252	0.00%	\$252	\$0	\$128	50.79%
PENNSYLVANIA MANUFACTURERS ASSOC INS C	\$204	0.00%	\$204	\$0	\$106	51.96%
HARTFORD ACCIDENT & INDEMNITY CO	\$9	0.00%	\$9	\$202,079	\$214,495	2383277.78%
ACCEPTANCE INDEMNITY INSURANCE CO	\$0	0.00%	\$0	\$0	-\$108,672	N/A
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$429,106	N/A
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$968	N/A
AFFILIATED FM INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$44,723	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$246,519	N/A
AMERICAN ALTERNATIVE INS CORP	\$0	0.00%	\$0	\$0	-\$2	N/A
AMERICAN INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	\$750	N/A
AMERICAN INTERNATIONAL SOUTH INS CO	\$0	0.00%	\$500	\$0	\$1,496	299.20%
ARGONAUT INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$700	N/A
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$400	N/A
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00%	\$0	\$0	\$5,076	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$29,070	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	-\$29,530	N/A
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00%	\$0	\$0	\$600	N/A
CENTENNIAL INSURANCE COMPANY	\$0	0.00%	\$0	\$13,670	\$13,670	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2002**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
COMMERCE AND INDUSTRY INSURANCE CO	\$0	0.00%	\$0	\$4,910	\$2,539	N/A
CONTINENTAL INSURANCE COMPANY THE	\$0	0.00%	\$568	\$0	\$122,218	21517.25%
FARMERS AND MERCHANTS INSURANCE CO	\$0	0.00%	\$0	\$0	-\$47,709	N/A
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$10,716	N/A
FIREMANS FUND INS CO OF WISCONSIN	\$0	0.00%	\$54,862	\$0	\$34,048	62.06%
FIRST NATIONAL INS CO OF AMERICA	\$0	0.00%	\$0	\$0	-\$135	N/A
GENERAL STAR NATIONAL INS CO	\$0	0.00%	\$55,080	\$0	-\$24,000	-43.57%
GREAT AMERICAN ASSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1	N/A
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$194	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$40	\$0	-\$45	-112.50%
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	-\$1,571	-\$13,220	N/A
HARTFORD INSURANCE CO OF MIDWEST THE	\$0	0.00%	\$0	\$0	\$919	N/A
HOMELAND CENTRAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,609,128	N/A
HOUSTON GENERAL INS CO	\$0	0.00%	\$0	\$169,669	\$790,005	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$533,333	\$409,622	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$70,250	N/A
MILLERS MUTUAL INSURANCE ASSOCIATION	\$0	0.00%	\$2,368	\$9,196	\$44,769	1890.58%
NATIONAL LIABILITY & FIRE INS CO	\$0	0.00%	\$0	\$0	-\$8	N/A
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$0	0.00%	\$0	\$0	\$3,994	N/A
NATIONWIDE PROPERTY & CASUALTY INS CO	\$0	0.00%	\$0	\$0	-\$42,792	N/A
NORTHBROOK INDEMNITY CO	\$0	0.00%	\$0	\$0	\$656	N/A
PENNSYLVANIA GENERAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,688,290	N/A
PHOENIX INSURANCE COMPANY THE	\$0	0.00%	\$320	\$0	-\$4,459	-1393.44%
POTOMAC INSURANCE CO OF ILLINOIS	\$0	0.00%	\$0	\$0	-\$47,709	N/A
SECURA SUPREME INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$40	N/A
SHELBY CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$7,832	N/A
ST PAUL INSURANCE CO OF ILLINOIS THE	\$0	0.00%	\$0	\$0	-\$5,226	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$77,829	N/A
STAR INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$292	N/A
SUMITOMO MARINE & FIRE INSURANCE COMPANY OF AMERIC	\$0	0.00%	\$0	\$0	-\$10,178	N/A
TRAVELERS CASUALTY AND SURETY CO	\$0	0.00%	\$0	\$270,392	\$2,592,080	N/A
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	\$0	0.00%	\$0	\$0	-\$52,565	N/A
TRAVELERS CASUALTY AND SURETY CO OF IL	\$0	0.00%	\$0	\$2,500	\$737,081	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	-\$71	N/A
VALIANT INS CO	\$0	0.00%	\$0	\$0	\$2,941	N/A
ATLANTA INTERNATIONAL INS CO	\$0	0.00%	\$0	\$0	\$20	N/A
TRI STATE INSURANCE CO OF MINNESOTA	-\$5	0.00%	\$1,124	\$0	\$0	0.00%
HARTFORD UNDERWRITERS INSURANCE CO	-\$45	0.00%	-\$45	\$0	\$777	-1726.67%
REGENT INSURANCE COMPANY	-\$125	0.00%	\$27	\$0	-\$126	-466.67%
STATE NATIONAL SPECIALTY INSURANCE COMPANY	-\$335	0.00%	-\$198	\$0	\$0	0.00%
GRAIN DEALERS MUTUAL INSURANCE CO	-\$349	0.00%	\$4,679	\$0	-\$5,440	-116.26%
NORTHERN INSURANCE CO OF NEW YORK	-\$678	0.00%	-\$689	\$1,500	\$131,773	-19125.25%
MASSACHUSETTS BAY INS CO	-\$685	0.00%	\$1,879	\$0	\$0	0.00%
SAFECO INSURANCE CO OF AMERICA	-\$1,441	0.00%	\$1,682	\$0	-\$19,240	-1143.88%
UTICA MUTUAL INSURANCE COMPANY	-\$1,928	-0.01%	-\$1,943	\$0	-\$97,679	5027.23%
GRANITE STATE INSURANCE COMPANY	-\$3,117	-0.01%	-\$4,747	\$0	-\$1,148	24.18%
GENERAL INSURANCE CO OF AMERICA	-\$6,609	-0.02%	\$11,245	\$112,499	\$438,780	3902.00%
NEW HAMPSHIRE INSURANCE COMPANY	-\$8,957	-0.02%	\$24,130	\$0	-\$19,790	-82.01%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	-\$71,514	-0.20%	-\$39,686	\$2,389,380	\$5,093,054	-12833.38%
TIG INSURANCE COMPANY	-\$288,126	-0.79%	-\$103,614	-\$2,200	-\$1,303,398	1257.94%
TRAVELERS INDEMNITY COMPANY	-\$430,985	-1.18%	-\$668,789	\$50,373	\$4,796,707	-717.22%
TOTAL	\$36,491,980	100.00%	\$35,577,671	\$41,383,083	\$90,106,274	253.27%

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